

# Collier's

THE NATIONAL  
WEEKLY

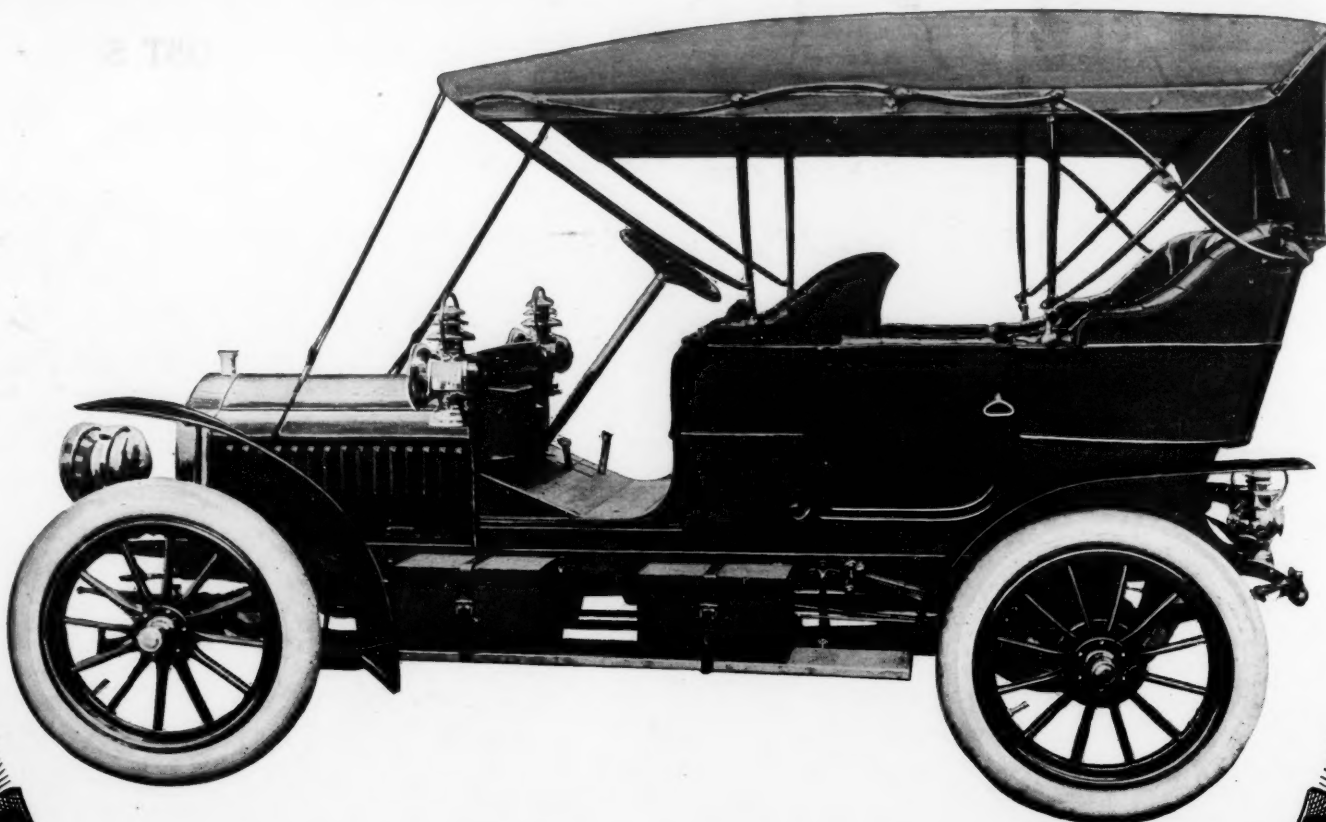


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VOL XXXVII NO 25

SEPTEMBER 15 1906

PRICE 10 CENTS



**FASTER THAN THE FACTORY  
CAN KEEP PACE WITH IT  
THE TWO-CYCLE IDEA IS GROWING**

**NOW INDEED YOU MUST  
RECKON WITH**

# **The TWO-CYCLE ELMORE**

We believe—we honestly believe—that the performance of the Two-Cycle Elmore in the recent Glidden Tour surpassed that of any other car entered.

We believe that this triumph was *directly traceable* to the two-cycle engine.

We believe that the two-cycle engine is the most potent force and the most vital principle in automobile construction today.

We believe that no man can make the issue plain between two-cycle and four-cycle without being *forced* to this conclusion.

We contend that the two-cycle principle of *constant torque* or *continuous power* is absolutely vital to the highest possible development of the automobile.

We want you to know that the Two-Cycle Elmore has proven this over and over and over again—that the last and greatest proof was the Glidden Tour.

This Tour brought together all the best four-cycle cars. It put the Two-Cycle Elmore on its mettle. Everybody was watching it. More people than ever before had a fair, square chance to contrast the two types.

Let's stop a minute to say that for four years all the Elmore's we have been able to build have found immediate market. The two-cycle idea has spread faster than the factory could keep pace with it.

Our friends feared we couldn't grasp our own good fortune. "Build more!" they've clamored. "All you've got to do is show a man how the Elmore engine works."

That's true. We knew it. But we had to get ready. Now we're ready with a new factory—ready to talk Two-Cycle to every man in America who runs or wants to run an automobile.

The Elmore ended on the Glidden Tour as bravely as it began, the freshest, sweetest, smoothest-running car in the contest. It was the *only* car that came through *absolutely* without *repairs, replacements* or *adjustments*.

Every hill found the Elmore as fresh at the top as at the bottom. In this it was unique and alone.

And still this programme wasn't exceptional—the *unusual* is usual with the Elmore. In the Elgin-Aurora Endurance contest; in the endurance contest at Los Angeles; on the celebrated trip from New York to St. Louis and return on a repair bill of 25c.—and thousands of times in *every-day use* the Elmore has conclusively proven the superiority of the two-cycle principle.

So far, as we've said, we've sold all we could build. We will sell *just as many more* as we can persuade present or prospective owners to investigate.

We mean that. And that's why we want to tell you the why and wherefore of our Glidden Tour triumph. As a student of the situation you can't afford to remain unposted.

We have some remarkably interesting little books, which tell the Two-Cycle story. One is called "Busy Little Two-Hundredth of a Second." Another is called "One Long Jump and Two Short Steps." A third clearly explains the two-cycle principle. Write for them at once.

**THE ELMORE MANUFACTURING CO., 204 Amanda Street, CLYDE, OHIO**

*Members of the Association of Licensed Automobile Manufacturers*





**Now Ready!**

Cadillac supremacy once more asserts itself in the announcement that Model H, the final and perfected four-cylinder car for 1907, is ready for immediate delivery.

In improvement and mechanical finish this magnificent car out distances by at least two years any other car on the market. It has new features, but every one of them has been thoroughly tested and tried by months of severe service.

Its tremendous power makes it a veritable wonder in hill climbing; countless miles of travel over the roughest mountain roads in the country without balk or delay prove its never-failing dependability. An automobile whose smooth and well-balanced action is almost marvelous when compared with what has heretofore been accepted as the highest type of motor car.

Among the many features of the 1907 Cadillac are ease of control, due to our perfect planetary transmission; a marine type governor, regulating the speed of the engine under all conditions; a new and exclusive double-acting steering device that greatly increases safety; an independent steel engine suspension, which maintains perfect alignment of motor and transmission at all times, saving much strain and wear.

Model H is practically noiseless in operation; embodies the maximum of comfort in riding. 30 horse power; capable of fifty miles an hour. Price, \$2,500.

Enjoy a demonstration by your nearest dealer. His address and descriptive booklet L sent on request.

Other Cadillac models are: Model K, Runabout, \$750; Model M, Light Touring Car, \$950. All prices f. o. b. Detroit and do not include lamps.

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a real book copyrighted by the U. S. Government. Brimfull of expert information. Gives Origin and History of the Piano; description of the New Invention aiding learners to play called **"THE NOTEACCORD,"** of which the great Paderewski, says: "Very ingenious. Of great value to all students of music." Also:—Detailed description of Every part of the Piano,—Processes of manufacture, etc.,—Explanation of Dealers' and Agents' Methods,—Remember WE are manufacturers,—Advice on Care of the Piano—Reasons why you should have a Piano of New York manufacture. Also full particulars of our **GREAT OFFER**, and of the **FREE TRIAL** in your home of a WING PIANO,—and a description of the

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Which gives perfect imitations of the mandolin, guitar, harp, zither and bawjo, found only in the WING PIANOS, and which helps to preserve the tone and prolong the

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& SON**

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Send to the name and address written below, the Book of Complete Information About Pianos, also prices and terms of payment on Wing Pianos.

Cut or tear out this coupon and mail to us or send postal



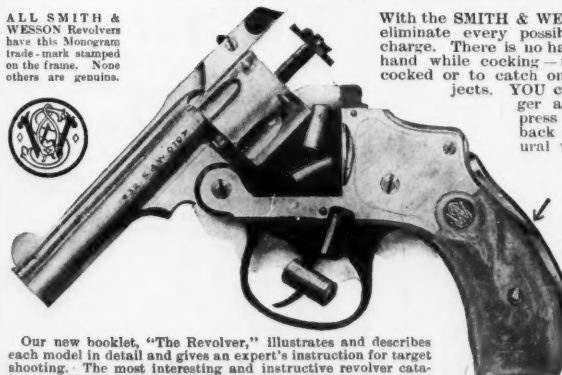
A little refreshment lightens the burdens of a busy day. Telephone for a glass or carbonated bottle of Coca-Cola from the soda fountain. It is a delightful momentary diversion—restful and bracing.

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With the SMITH & WESSON revolver you will eliminate every possibility of accidental discharge. There is no hammer to slip from the hand while cocking—no hammer to be left cocked or to catch on clothing or other objects. YOU cannot even pull the trigger accidentally. You must press the safety lever in the back of the handle in a natural way at the same time you pull the trigger. If you do not do this, you cannot explode the cartridge. When you realize that there has never been one single accident reported from over 300,000 SMITH & WESSON Safety revolvers that have been sold, you will appreciate that it is the safest revolver for you to use.

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**SMITH & WESSON, 32 Stockbridge Street, Springfield, Mass.**  
Pacific Coast Branch, 2330 Alameda Avenue, Alameda, Cal.

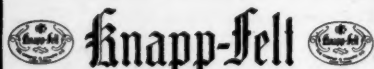
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C & K

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842 Broadway, New York

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The air is cool and bracing, the scenery beautiful and the sense of perfect rest that comes with the night is delightful.

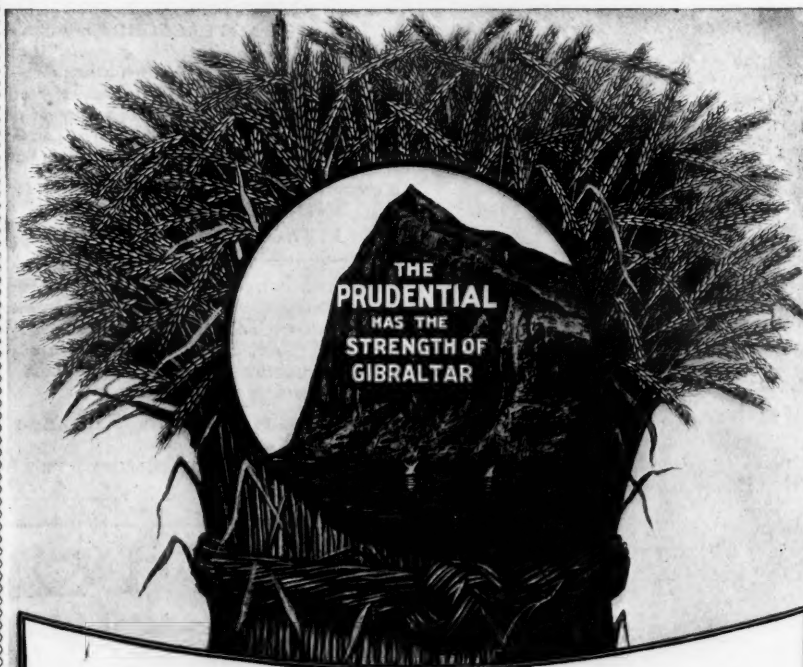
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## Some Shorthand Fees

Dudley M. Kent, Official Court Reporter at Colorado, Texas, Earns \$650 a Month

By W. H. D. MARR

FEW people have kept pace with the development of shorthand enough to realize the great opportunities it offers to the young people of to-day. In the commercial world, the advantage the stenographer enjoys over



DUDLEY M. KENT

other employees, is fully shown by the numberless positions of trust held by those who began their business careers by receiving from dictation the secrets of the various lines of business given by the heads of the firms. As a profession the court reporter receives a salary ranging from \$3,000 to \$6,000 a year, while one firm in Chicago does a business approximating \$100,000 annually writing shorthand. The success of Dudley M. Kent, the official reporter of the Thirty-second Judicial District of Texas, with headquarters at Colorado, Texas, illustrates the advantages to be derived from a thorough knowledge of expert shorthand. A page from his journal, printed below, shows that in a single month he earned \$650.25. Another reporter in the same state, Mr. J. A. Lord, of Waco, earned \$1,282 in one month—more evidence of the great value of real shorthand. The page from Mr. Kent's journal follows:

2. Tran. 70 pp. Fielding vs. Gann .	\$35.00
3. Tran. 62 pp. State vs. Vance .	31.00
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Carbon of same .	7.50
11. Rep. Wilkes vs. Same .	5.00
11. Tran. 45 pp. same .	27.50
13. Tran. 143 pp. Coggin vs. T. & P. Ry. Co. .	83.00
14. Miscel. Pleadings for T. & P. Ry., 50 pp. .	25.00
20. Tran. 41 pp. Red vs. Russell .	20.00
20. Rep. County Ct., Scoggin & B. vs. T. & P. Ry. Co. .	5.00
21. Tran. 52 pp. same .	26.00
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23. Rep. Co. Ct. W. R. Logan vs. Same .	5.00
23. Rep. Co. Ct. Joe Stokes vs. Frisco Ry. .	5.00
24. Tran. 55 pp. same .	22.50
24. Rep. Ct. Co., J. D. Sears vs. T. & P. .	2.50
25. Rep. Ct. Co., S. & Brown vs. Same .	2.50
25. Rep. Ct. Co., J. W. Russell vs. Same .	2.50
26. Tran. 25 pp. same .	12.50
27. Rep. Co. Ct., H. W. Harlin vs. Same .	2.50
27. Tran. 12 pp. same .	6.00
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28. Tran. 17 pp. same .	8.50
29. Special charge work .	1.00
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30. Rep. Co. Ct., W. A. Coggin vs. Same .	2.50
31. Rep. Co. Ct., John Lovelady vs. Same .	2.50
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16, 17, 18. Trans. State of Texas vs. Jake McKinney .	58.75
31. Per diem as official stenographer .	105.00

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Her Mother Feeds Her  
**RALSTON Health Food**—  
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How is *your* little girl or boy?  
Children thrive on Ralston, because it consists of the tiny almond-colored hearts—the life principle of the richest wheat.

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Ask for the checker-board sack and get the best.

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# Collier's

THE NATIONAL WEEKLY

New York Saturday September 15 1906

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A  
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IN YOUR HOME  
ON  
**30 Days' Free Trial**  
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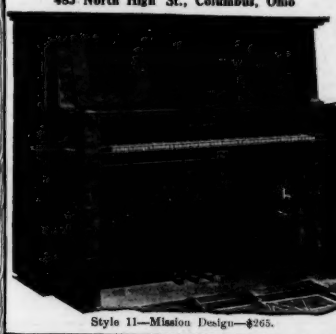
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offers you thirty days' free trial in your own home. I prepay the freight out of the Mississippi River and place the piano in your home without any expense to you. If you are satisfied after the trial, you can pay

**A Little Down and a Little Each Month**  
having the use of the piano, while paying for it to suit your convenience. I am making a

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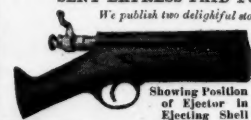
The squirrels and rabbits can't get away from you when you carry this rifle. If you miss one the first time—you have 15 more shots coming almost before he can move. It makes a ramble in the forest a pleasure—productive of full game bags—and all the excitement of quick successful shots.

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## GAMES & ENTERTAINMENTS

The Entertainment Shop, 99 Fourth Av., New York, headquarters for Plays, Games, Favors, Grab-bag and Fair Novelties. "Ghosts," Optical novelty for Halloween, 50c. "Shadow Circus" best silhouette game \$1. Catalog free.

## BUSINESS OPPORTUNITIES

FOR SALE.—Portable outfits for cleaning carpets without removing from floor; also rugs, upholstery, etc., by compressed air and vacuum. An outfit means a good income, an independent business and exclusive territory. Capital required about \$3000.00. Don't write unless you are looking for a legitimate money making business and have the necessary capital. Address Dept. G. American Air Cleaning Co., 453-454 East Water St., Milwaukee, Wis.

A LARGE MICHIGAN CORPORATION WISHES MANAGER FOR AN OFFICE IN THE SOUTH, EAST AND WEST. GOOD SALARY AND COMMISSION TO RIGHT PARTY. MUST INTEREST HIMSELF IN COMPANY TO THE EXTENT OF \$1,000. WE TEACH YOU THE BUSINESS. ADDRESS R. HEYDON, care GEO. M. SAVAGE, DETROIT, MICH.

INVESTMENT NOT SPECULATION. Buy a Peerless Cement Brick machine. Profit enormous; active demand for cement brick; 1 man makes 3,000 brick per day. Peerless Brick Machine Co., 21 North 6th St., Minneapolis, Minn.

Portland Cement. Corporation, with 2,000 acres coal, Portland Cement and brick shale land, to secure additional funds for erection of Portland Cement Plant, offers for limited time a block of stock at a low price. This entire property is underlain with three veins of coal. A thorough examination of Portland Cement property shows supply of material sufficient to run plant over two hundred years. Portland Cement has been tested by an expert chemist and found equal to the best in the United States. Great opportunity to make a safe investment that will yield large profits. Write for illustrated prospectus. Guthrie Mountain Coal & Cement Co., 315 C. Hall Bldg., Kansas City, Mo.

LEARN THE REAL ESTATE BUSINESS FOR \$1.00 Send \$1.00 for text book on this remunerative business. Circular. Realty Service Pub. Co., Dept. 11, 612 Farmers Bank Bldg., Pittsburg, Pa.

AN OPEN POSITION Manager, \$50; Bookkeeper, \$25; Clerk, \$15; Salesman, \$30. Write for list. BUSINESS OPPORTUNITY CO., 1 Union Square, N. Y.

Stoll's Shoes for Flat-Irons sell in every home. \$10.00 daily easily made. 100% profit. Write for particulars, actuals & outfit, etc. Wide-awake agents wanted everywhere. DEXTER SUPPLY CO., 1110 Cax. on Bldg., Chicago, Ill.

## JEWELRY AND NOVELTIES

FAIR HANDY HAT FASTENERS Don't make holes in hat. Hold better than four hat pins. 25 cents pair. We have full line agents specialties. Particulars FREE. Fair Mfg. Co., 339-5th St., Pacific Wis.

## AUTOMOBILES

LARGEST AUTOMOBILE DEALERS AND BROKERS in New and Second hand in the World. Complete list sent on request. Times Square Automobile Co., 215-217 West 43rd St., New York City.

THE AUTOMOBILE BROKERAGE CO. 140 W. 43d St., cars bought and sold on 5% Commission. New Foreign and Domestic cars for prompt delivery. Wood, Steel and Aluminum bodies built to order.

## MISCELLANEOUS

### CIGAR BANDS

For making fancy plates, ash trays, picture frames, etc. Send .25 for 100 with directions for making. American Band Co., Box B795, Greene, N. Y.

MINNESOTA TREES, PLANTS, SEEDS, BULBS. Send at once for free autumn catalog of Tulips, Hyacinths, Narcissus, Jonquils and complete line of select Dutch bulbs. The Jewell Nurseries, Box 21, Lake City, Minn.

ILLUMINATED TOY STREET CARS Represents lighted car filled with people, headlight, red and green end lights. Greatest of all outdoor evening toys. Children fascinated on sight. Sent prepaid 60c., two for \$1.00. COLLAPSIBLE TOY CO., Danville, Ill.

PRIESTLEY CRAVENETTE AND CRUCIAL TEST RAINCOATS AND SUITS. Buy from the maker, save half. Write to-day for 50 FREE samples, booklet and designs. Dept. 20, CRUCIAL TEST RAIN CLOTH CO., 10 West 22nd Street, New York.

WRITE YOUR NAME AND ADDRESS plainly and send it with five two-cent stamps for a copy of the new proof catalogue containing 160 reproductions of Remington, Frost, Parrish, Gibson, and Jessie Willcox Smith. Address Proof Department, P. F. COLLIER & SON, 414 West 13th Street, New York City.

GREATEST BARGAIN EVER OFFERED You can buy a genuine Persian LAMB HEAD SCARF AND MUFF WORTH \$18.00 FOR \$10.00. Remit by Postal or Express Money Order.

Reference: Bank of Metropolis. GUTTLOHN FUR CO., 791 Broadway, New York City.

CASH REGISTERS \$60.00 and upward. Accurate. Reliable. High in Quality. The Hallwood LEADER at \$125.00 does same work as other makes costing twice as much. Hallwood Registers are sold through your jobber or direct from factory, saving agents' commissions and expenses. Write for descriptive matter. The Hallwood Cash Register Co., 122 Yale St., Columbus, Ohio.

McDougall's Chocolates are a delightful harmony of absolutely pure flavors, cream and chocolate. They are dainty and delicious. A pound for 80c or 3 lbs. for \$2. Postpaid. Wm. McDougall, Milwaukee, Wis.

## BOOKS AND PERIODICALS

FRENCH STORIES IN ENGLISH by the famous writers Andre Theuriet, "Gyp" and others, are contained in "Young's Magazine." 15 to 20 complete snappy stories in every number. 10 cents for sample copy or 25 cents for 3 months' trial. YOUNG'S MAGAZINE, Dept. B, New York.

CARDINAL GIBBONS' WORKS, Catholic Bibles and Prayer Books, Theological and Liturgical Books, Religious goods of all kinds. Published and for sale by JOHN MURPHY CO., Baltimore, Md., Dept. G. Send for catalog.

"Poultry Keeping, in a Nutshell," just out. Cream of experienced men's ideas. Price 50c., or free with 56 to 124 page, best illustrated Poultry Magazine for a year 50c. 3 Mos. 10c. Poultry Success, Dept. C. W., Springfield, O.

"LOOK UP AND SEE!" Newly discovered BURNS Poem, 126 lines, like "Holy Willie's Prayer," dealing with "King David the Psalmist," showing Burns on his best Biblical and Bardic mettle. Send 10c. Home Pub. Co., 2828 Merivale St., Phila., Pa.

\$1,000,000

Over a million dollars is being paid this year for advertising space in COLLIER'S.

Now do you suppose for an instant that hundreds of the shrewdest merchants in America are spending that much money without being pretty certain of its return?

Some of them find it profitable to put \$2,000 into a single announcement; more are satisfied for the present with the business brought them by an investment one one-hundredth as large.

COLLIER'S bigger advertisements have always given ample evidence of being able to take care of themselves. It is for the small advertiser that the Classified Service was established. In these columns a half-inch notice is not compelled to "run out of its class"; it is not overshadowed by bold type; it is not lost on the page; here, if anywhere, every proposition, no matter how modest, stands squarely on its own merits.

So if you have some new proposition you want to "try out," or if you are already advertising in a small way, don't overlook this chance to rid yourself of the severest handicap an advertisement can have—inability to compel attention.

## HOW TO DO IT

Write plainly in as few words as possible a description of what you want or have to sell. (Or, if you prefer, send us a fuller description and we will have an experienced man write your advertisement without charge.) Then clip the order blank below, fill it out, and mail it with your copy.

The rate is \$2.50 an agate line (one-fourteenth of an inch). In estimating the number of lines count 8 1/2 words to the line, and leave most of the last line for name and address. Not less than four, nor more than twelve, lines will be accepted.

Check or Post-Office Money Order should accompany each order.

(CLIP ALONG DOTTED LINE)

COLLIER'S CLASSIFIED SERVICE  
416 WEST THIRTEENTH STREET, NEW YORK CITY

GENTLEMEN: Kindly enter \_\_\_\_\_ order for \_\_\_\_\_ lines \_\_\_\_\_ times, in the classified columns of COLLIER'S. Enclosed please find \$ \_\_\_\_\_ in payment. Copy attached.

Very truly yours,

(Attach the copy for your advertisement to this order)

## AGENTS WANTED

### SALESMEN. SIDE LINE

Brand new. Ten minutes selling exclusive one firm each town nets \$25 commission. Samples small. Specify territory and experience. E. F. R. Co., Newton, Iowa.

DO YOU WANT TO MAKE MONEY with ease? Agents are making \$100.00 a day with the BARTELL FLOSS CANDY MACHINE. No 19 Park Place, New York.

AGENTS WANTED to sell "Young Folks Story of the Bible"; 400 Pages, 120 illustrations. Retail price \$1.50. Sixty per cent commission. Address for particulars, J. S. OGILVIE PUB. CO., 57 H Rose Street, New York.

AGENTS.—We have an agency proposition that will interest any factory foreman, or any honest man who wants to make a little on the side without much effort and who mixes with men that use tools—Write quick for details and secure exclusive territory. Orr & Lockett Hardware Company, Dept. S, Chicago, Ill.

WE WANT an energetic, honest man or woman who desires to increase their income during spare moments or after working hours to represent us in each city and town where we have no local representative; considerable money can be made with little effort, as we have the largest and finest selection of Diamonds and Jewelry to offer; write at once and have territory reserved. Mitchell & Scott Co., 1126 Champlain Bldg., Chicago, Ill.

VALUABLE COOK BOOK SENT FREE, 200 recipes, suggestions enabling housewives to save money yet supply the table better. Send to-day to SARGENT'S GEM FOOD CHOPPER, 164 Leonard Street, New York.

WANTED.—Good man in each county to represent and advertise Hardware Department, put out samples, etc. Salary \$21.00 weekly. Expense money advanced. Dept. C. W. THE COLUMBIA HOUSE, CHICAGO.

WANTED.—Salesman for unoccupied territory; experienced traveling man preferred; line staple for general trade; position permanent; \$25.00 weekly advance, with commission. S. Leslie & Co., Detroit, Mich.

HAVE YOU IN READY CASH FOR INVESTMENT from \$200.00 to \$5000.00? Do you want an income all your life amounting to twice as much as savings banks allow, with bank guarantee? Write for information. We will leave it to your judgment. American Standard Manufacturing Company, Somerville, N. J., or 141 Broadway, New York.

OFFICE MANAGERS WANTED We Want Men with Money and Ability—"GO AND WIN"—To Open Offices in all of the Large Cities for the Sale of our ROTOPRESS and SUPPLIES. Write for contract. THE ROTOPRESS MFG. CO., Marion, Ind.

## PHOTOGRAPHY

Photography—Our new home study course enable busy men and women to learn photography as a recreation or profession. Personal instruction and criticism. Small tuition charges. Send for free illustrated book. American School of Art and Photography, 275 Washington Ave., Scranton, Pa.

The "ENVELO" PLATE HOLDER makes the plate camera as convenient and easy to operate as the film. Does away with bulky, double plate holders. Is simple, durable and inexpensive. A revelation in the use of plate cameras. Envelo Developer is another winner. No dark room necessary. Write today for booklet. LYON CAMERA SPECIALTY CO., 108 Sixth St., Pittsburg, Pa.

## HELP WANTED

WRITE US TODAY for latest issue of "Opportunities," our monthly publication, in which are listed hundreds of positions now open at \$1000-\$5000. HAPGOODS, 335-337 Broadway, New York.

EARN \$18 TO \$35 WEEKLY.—PLENTY OF POSITIONS WAITING. BOSTON SCHOOL OF PIANO TUNING, 837 WASHINGTON STREET, DEPT. A, BOSTON, MASS. CATALOG MAILED FREE.

## SOUVENIR POST CARDS

SAN FRANCISCO, before the fire. I have the only set of Colored Views saved from the great catastrophe—34 of them in a Souvenir Folder ready for mailing, all for 25c. Silver or Stamps taken. Frank S. Thayer, Pub., Denver.

Souvenir Post Cards, for Dealers & Collectors. 20 different high grade San Francisco Fire & Earthquake Duo Tint Photographic Cards mailed for 25c. Silver or Stamps. Special price in 1000 lots. Frank S. Thayer, Pub., Denver.

## HOUSEHOLD NECESSITIES

WINDOW GLASS. Also Ground and Chipped Glass. Orders of any size handled direct from our several factories. Standard quality; good packages. Quotations upon application. The Johnston Glass Co., Hartford City, Ind.

Red Cedar Chests shipped direct from factory freights prepaid. Made of Southern Red Cedar absolutely moth proof. Beautiful Xmas present. Write for booklet factory prices. Piedmont Furniture Co., Dept. F, Statesville, N. C.

## LAWYERS AND PATENTS

PATENTS obtained or no fee, and ADVERTISED at our expense. Free guide book on profitable patents. D. SWIFT & CO., Washington, D. C.

PATENTS THAT PROTECT. CAREFUL HONEST WORK IN EVERY CASE. HIGHEST REFERENCES. LONG EXPERIENCE. 48 PAGE BOOK SENT FREE. FITZGERALD & CO., Dept. 39, WASHINGTON, D. C.



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For Society or Lodge—College or School  
Made to order in any style or material.  
Read our money saving offer.  
Either of the two styles here illustrated, enameled in one or two colors and showing any letters or numerals, but not more than shown in illustration. Silver Plate \$1.00 dozen. Sample 1 lb.  
Sterling Silver \$2.50 doz. Sample 2 lb.  
FREE our new and handsomely illustrated catalog—shows new styles in gold and silver, satisfaction guaranteed. Celluloid Buttons and Ribbon Badges at right prices. Special designs and estimates free.  
—BASTIAN BROS., 215 South Ave., Rochester, N. Y.

Breed squabs to make money. Eat squabs—and ask for PLYMOUTH ROCK squabs, which are the largest and best. Raised in four weeks, sell for \$2.50 to \$6 doz. No mixing food, no night labor, no young to attend. Work for women which pays. We were first.

Visitors welcome at farm, correspondence invited. First send for our beautifully printed and illustrated Free Book.  
"How to Make Money with Squabs," Plymouth Rock Squab Co., 324 Howard St., Melrose, Mass.

**FREE SQUAB BOOK**

A new and different way "To do your Washing" LABOR-**SAVING**, TIME-**SAVING**, HEALTH-**SAVING**. The only invention ever patented, washes without injury, thoroughly and with ease, the finest LACE CURTAINS and the heaviest WOOLEN BLANKETS and COMFORTERS.  
[E] Cleaning by the alternate pressure and suction of water.  
The **SANIFAREE Washer** produces a seething whirlpool of alternate compressions and absorptions. The clothes are saturated and squeezed out again and again. No soiled spot can withstand its powerful, tremendous re-drenching and constant re-wringing. Made of selected seasoned wood and best galvanized steel. Strong, durable, yet light.  
[E] Sold on a guarantee. Let us send you one on 30 days trial.  
[E] Write for descriptive booklet and low introductory price.  
SANIFAREE WASHER CO., 130 Washer St., Tell City, Indiana

It PAYS BIG To amuse the Public With **Motion Pictures**

NO EXPERIENCE NECESSARY as our instruction Book and "Business Guide" tell all. We furnish Complete Outfits with Big Advertising Posters, etc. Humorous dramas brimful of fun, travel, history, religion, temperance work and songs illustrated. One man can do it. Astonishing Opportunity in any locality for a man with a little money to show in churches, school houses, lodge halls, theatres, etc. Big profits each entertainment. Others do it, why not you? It's easy; write to us and we'll tell you more. Catalogue free.  
AMUSEMENT SUPPLY CO., 457 Chemical Bank Bldg., CHICAGO

**4% INTEREST 4%**  
**SAVINGS ACCOUNTS**  
OF ANY AMOUNT FROM \$1.00 TO \$10,000.  
by **CITIZENS SAVINGS & TRUST CO.**  
OF CLEVELAND, THE OLDEST AND LARGEST TRUST COMPANY IN OHIO, WITH TOTAL RESOURCES OF OVER \$42,000,000. SEND FOR BOOKLET "F"

**Do You Shave Yourself?**

Does your razor keep a keen edge? The Busse Dry Razor will do it. Rub the razor over the face a few times, then stop and the edge is perfect. A gentleman said: "I would not take \$25 for mine if I could not get on that. Have used it 5 years, and the razor is just as good as new."  
**\$1.00 PREPAID**  
Costs you nothing if not satisfactory.  
BUSSE & CO., 532 Walnut Street, Cincinnati, O.

**PATENTS**

Our Hand Book on Patents, Trade-Marks, etc., sent free. Patents secured through Munn & Co., receive free notice in the **SCIENTIFIC AMERICAN**  
**MUNN & CO., 357 Broadway, N. Y.**  
BRANCH OFFICE: 625 F St., Washington, D. C.

**PATENTS**

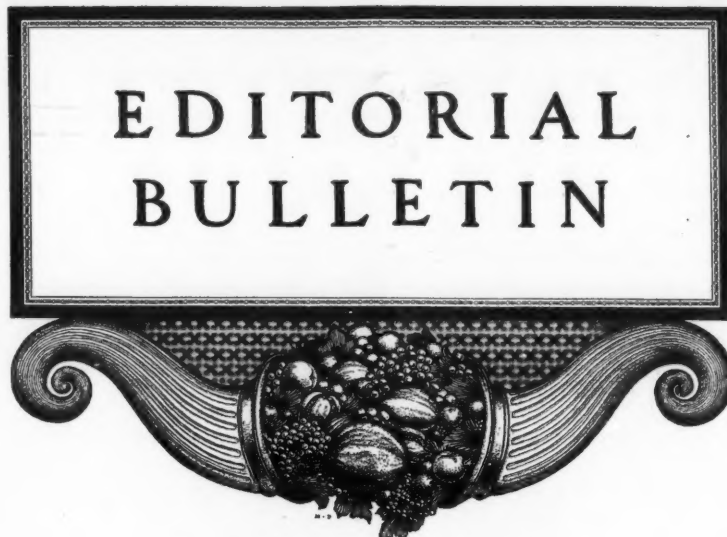
**64 PAGE BOOK FREE**  
This book contains 100 cuts of Mechanical Movements and Tells all about PATENTS. What to Invent for Profit and How to Sell a Patent.  
O'NEARA & BROCK, Pat. Attys., 918 F St., Washington, D. C.

**STARK FRUIT BOOK**  
shows in NATURAL COLORS and accurately describes 216 varieties of fruit. Send for our terms of distribution.  
We want more salesmen.—Stark Bro's, Louisiana, Mo.

**BOOK GIVEN** Tells how to build Walks, Floors, troughs, cisterns, roofs, tanks, blocks, etc. Cheap, sanitary, everlasting. Simply send 50 cents for a year's subscription to our practical monthly paper **ON CEMENT**  
THE CEMENT ERA, 204 Tolson Bldg., Detroit, Mich.

**PATENTS SECURED OR FEE RETURNED.**  
Free report as to Patentability. Illustrated Guide Book and List of Inventions Wanted, sent free.  
EVANS, WILKENS & CO., Washington, D. C.

**PATENTS** Watson E. Coleman, Patent Attorney, Washington, D. C. Advice free. Terms low. Highest ref.



NEW YORK, SATURDAY, SEPTEMBER 15, 1906

THE cover picture next week will be a striking Oriental figure in color by F. X. Leyendecker. With it go some verses by Wallace Irwin, concerning Ragh-Tag Bob-Tail Mourhabad, and the picture illustrates a salute "which incurs the ban of all things holy in Hindustan."

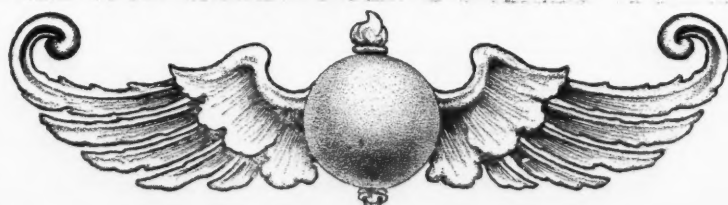
THE frontispiece in the next number will be one of Frederic Remington's frontier pictures illustrating a phase of the life of one of those illicit traders who, defying the Government, carry whisky to the reservations and sell it to the Indians.

MR. ADAMS'S next article, which we shall print the coming week, will deal with what he calls the very scavengers of quackery, the "habit cure" frauds who hold out the hope of cure to the unhappy victims of drink and drugs, and for their own profit play upon that pathetic hope.

MR. BRANDEIS'S article on Wage-Earners' Life Insurance, printed in this issue, will be followed by further articles on other phases of the same subject. There are outstanding in the United States over fifteen million industrial policies. This means that certainly one-sixth of the people of the country are directly interested in the subject.

MISS MARTHA S. BENSLEY will contribute two more articles on the general subject of child labor, supplementing her "Children Without Childhood," which we printed last week. Her second article will deal with the sweatshops where little Jewish children bend for long hours over their hurrying needles. Miss Bensley's articles are the expression of deep conviction. As a director of philanthropic enterprises in lower New York she has been made familiar with the conditions she describes by personal contact with them.

WILLIAM ALLEN WHITE, in the first of his articles, which we shall print in an early number, examines the politics and life of that unit of American Government, the rural county, and gives a wholesome and hopeful account of what he finds there. He endeavors to strike a balance between those who "add up the obvious figures in the prosperity column and hurrah for the Star-Spangled Banner," and, on the other hand, those who "subtract political corruption, business malice, and moral lethargy from an ideal government and find with reasonable accuracy just how much the Devil is to pay, with no pitch hot." In the result Mr. White finds grounds for optimism.



**Automobile Engineering**  
CONSTRUCTION—REPAIR—ROADWORK  
thoroughly taught in the only school where a certificate means something. Full equipment machinery and automobiles. Theory and practice by able and recognized instructors. Graduation insures a position.  
**FOR CHAUFFEURS AND OWNERS**  
For those unable to come to our school we have a practical and comprehensive home study course which will make efficient operators. Investigation invited.  
**The N. Y. School Automobile Engineers**  
146 West 56th Street. Write for Booklet and Terms.

**Don't be a Book-keeper**  
The ordinary book-keeper earns small pay and has a poor chance of doing better. Expert accountants earn from two to five times as much as the ordinary book-keeper and work much shorter hours. Be your own boss. We will teach you expert book-keeping and auditing at your home and in your spare moments at the trifling cost of a dime a day. References to the best men in your own town. Established 16 years. Write for particulars.  
**THE INTERNATIONAL ACCOUNTANTS' SOCIETY, Inc.**  
No. 65 Fort Street West, Detroit, Mich. Jan

**EASTMAN** Before Deciding  
where to take your Business Course, write to Eastman, the "best business college in America." It will save much time and many dollars to know what Eastman can do for you that the ordinary business school cannot. Secure positions for all graduates of Complete Commercial Course. Address **C. C. GAINES, Box 970, Poughkeepsie, N. Y.** or 119 W. 125th St., New York, N. Y.

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is the ideal field for the ambitious young man. The man who has ability, education and ambition must succeed. Are you ambitious? Do you want to earn more money? Let us show you how to sell your services at the highest price. Merely clip this advertisement, mail it to us and receive our 500 page hand-book free describing our  
**ELECTRICAL ENGINEERING COURSE**  
and 50 others including Civil, Mechanical and Structural Engineering. Be a producer—grasp this opportunity.  
**American School of Correspondence, Chicago, Ill.**  
C. W. 8-15, '06

**BE A RAILROAD MAN**  
Our "Course by Mail" will fit you in a short time for either Railway Fireman or Brake man so you can earn \$65 to \$125 a month. Hundreds of positions now open. Original and only school of its kind offered by railway officials. Write for catalog, today and begin study at once.  
**The Wenthe Railway Corr. School, Box 612, Freeport, Ill.**

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**THE UNIVERSITY OF CHICAGO**  
OFFERS  
Correspondence Courses in over 30 subjects for Teachers, Writers, Social Workers, Ministers, Physicians, Bankers, and students desiring to finish either a High Schooler College course. One-half the work for a Bachelor degree may thus be done.  
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Catalog Free.  
and animals. A fascinating work for Men, Women and Boys. Quickly learned in your own home. Cost low. 15 complete lessons—Standard method. Satisfaction guaranteed. Save your fine specimens. Decorate home and do Big profits in spare time. Write for full particulars, free catalog and tackle my magazine—all free, send today. The N. Y. School of Taxidermy, 54 St., Omaha, Neb.

**Plumbing—Plastering—Bricklaying**  
successfully taught at our New York and St. Louis schools. Our graduates always in demand and earn \$4.00 to \$6.00 per day. Write for free catalogue.  
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**WHAT SCHOOL? We Can Help You Decide**  
Catalogues and reliable information concerning all schools and colleges furnished without charge. Satisfaction guaranteed. Save your fine specimens. Decorate home and do Big profits in spare time. Write for full particulars, free catalog and tackle my magazine—all free, send today. The N. Y. School of Taxidermy, 54 St., Omaha, Neb.

**MILLS COLLEGE** and Seminary for Young Women. Accredited to Universities and Eastern Colleges. Fall term opened August 15th. Forty first year in the same delightful spot among the beautiful hills near Oakland. Catalogue and descriptive matter. Mrs. C. T. Mills, Pres., Mills College P. O., California.

**NEW YORK School of Industrial Art**  
Academic—Design and Illustration. Normal Art and Manual Training. Domestic Art, Applied Arts, and Correspondence Departments.  
**Elisa A. Sargent, President, 343 West 57th St., New York City**

**AROUND THE WORLD**  
Small, high class parties leave San Francisco October 5, 30, November 20; Eastward, from New York, December 8, January 5; Japan, China, India, Burma, Egypt, etc. Most liberal arrangements. Illustrated Programs ready **FRANK C. CLARK, 96 Eway, New York.**

**MUSIC LESSONS** Send for our FREE booklet. It tells how to learn to play any instrument. Piano, Organ, Violin, Guitar, Mandolin, etc. Write American School of Music, 301 Manhattan Bldg., Chicago, Ill.

**JUDSON FREIGHT FORWARDING CO.**  
reduced rates on household goods to all points on the Pacific Coast. 349 Marquette Bldg., Chicago; 1005 Carleton Bldg., St. Louis; 551 Tremont Bldg., Boston

**PATENTS that PROTECT**  
Our 3 books for inventors mailed on receipt of 6 cts. stamps.  
**R. S. & A. B. LACEY, Washington, D. C. Estab. 1869**

# THE OLD MAN OF THE NORTH ATLANTIC

REAR-ADMIRAL ROBLEY D. EVANS ON THE BRIDGE OF THE FLAGSHIP "MAINE"

DRAWN FROM LIFE BY HENRY REUTERDAHL



COPYRIGHT 1906 BY F. F. COLLIER & SON

ON his lofty bridge the Admiral is making the fleet work. The white ships move to the fall of a flag. In the wake of the flagship's smoke follows the squadron. The "old man" leans over the rail, looks aft through his glasses, scanning every inch of the column. "'Iowa' out of station," comes the report of the aide with the range-finder. An order from the Admiral, the bending of flags, then a hoist and the "Iowa" gets back to her proper place on a double quick. Another evolution; the Admiral, still leaning over the rail, smiles and, puffing slowly at his cigar, says: "Send signal to 'Missouri' evolution well performed." So it runs all forenoon; to the tune of the flagship the fleet dances and "evolutes" all over the sea



# Collier's

THE NATIONAL WEEKLY

**THREE MEN** and their ideas have recently held the lime-light in New York State, each representing something called Democracy, and neither having an extreme amount in common with either of the others. Mr. BRYAN has been reaping the reward of ten years of adherence to many of those principles which it has now become good politics for both parties to play throughout the country. He arouses

**BRYAN** enthusiasm because he is looked upon by hundreds of thousands as a man who lives for his convictions and not for strategy, who has been the victim of corporation funds, and who spoke ten years ago much that the more progressive Republicans accept to-day. By thousands he would be called a less intelligent and less able ROOSEVELT. By thousands he would be called a ROOSEVELT who was less a partisan, less given to expediency, and more able to prefer his own beliefs to victory.

**TWO OTHER POLITICAL FIGURES** have been expressing freely in New York their views of what is the meaning of Democracy. One of them, by the ownership of many newspapers, has been able to make the most sensational appeal practically his own. He has become a trust and made of violence a monopoly. Many of our readers follow him and ask us to make more convincing our opinion that he is a demagogue. Such allegations are not proved by Euclid. Whoever

**HEARST** reads the Hearst newspapers and finds them inspired by candor, justice, tenderness, and conscience, by love of purity, sweetness, and spiritual light, is probably beyond our reach. The newspapers speak for themselves. They are the daily full expression of the politician and the man. Whoever finds in them a tone, an accent, a soul which he deems noble and uplifting, should vote for Mr. HEARST. He who finds in them a coarsening of human morals and of the human mind, a contempt for veracity and for conscience, an exploitation of obscenity, crime, and hatred, will hardly accept as the beacon of his soul a man whose nature is expressed by journalism that degrades.

**OPPOSED TO HEARST**, by stress of circumstance, in the struggle for the Governorship of New York, is WILLIAM TRAVERS JEROME. He is known to all men. Call him radical, if you like, or call him conservative; accept his views of corporation and individual rights, or reject them; share his adherence to party on its better side, or differ with him; in the end, apart from party lines and lines of argument, you have an honest man. You have a man who has fought the

**JEROME** good fight and fought it hard; who has braved the people as he has braved the few; who would rather die than sell himself, and cheat himself, and cheat his audiences, for power, as is done each day of the 365 by WILLIAM RANDOLPH HEARST. COLLIER'S has little reverence for any of the political organizations, in New York or elsewhere. It is, however, cheered by the faith that the voters of a State, putting before them the two pictures, one of a man buying his way through crime and dirt to power, the other known for five years of conspicuous service and fidelity to himself, will have elevation, integrity, and wisdom enough to keep them from going wrong.

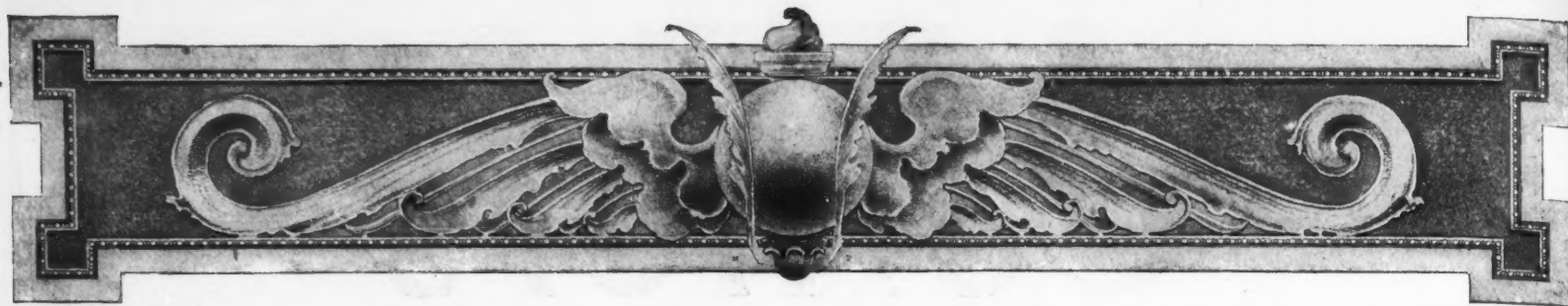
**FOR THE THRIFTY WAGE-EARNER** life insurance is a necessity. To get it he has no recourse but to patronize the Prudential, the Metropolitan, the John Hancock, or some other of the private companies that now monopolize the business. To them he must pay twice the premium that the same

companies charge the well-to-do. He must pay enough to give the equivalent of two hundred and twenty per cent dividends to the owners of one company and twenty-seven per cent to another. He must pay a hundred thousand dollar salary to one president, and a sixty-five thousand dollar salary to another, with twenty and thirty thousand dollar perquisites to various sons and sons-in-law. Wage-earners must pay, and have paid, in the last thirty years, the money that has increased by fifteen thousand per cent the original investment by the owners of one company. They must carry on their backs an army of twenty or thirty thousand agents. And, in return, out of eight wage-earners who insure, only one ever gets any return.

From this system the wage-earner has no escape; **READ THIS** if he is to have insurance at all, he must take it at this price. To provide a system by which he can get his insurance at its necessary cost is the purpose of the plan explained in this issue by Mr. BRANDEIS. In the past, when a yellow-dog fund was a feature of every insurance treasury, Mr. BRANDEIS's scheme would have had short shrift in any State Legislature; in the Legislatures which meet the coming winter the plan will fall in with the mood of the time, and the opposition of the insurance companies—if any should be bold enough to oppose it—will be the final proof of its virtue. We have published nothing which deserves more careful attention both from citizens and from their representatives in our legislative bodies.

**MR. BRYAN**, in his recently issued "Letters to a Chinese Official," describes as the "crying evil of the Western World" the fact that "we have allowed capital to absorb more than its share of the products of human toil." Stated thus baldly, this is one of the assertions which conservatives look upon as most radical in its claim and most demagogic in its appeal. Yet many cases seem to prove it. To capital the possession of any sort of public franchise has always meant more than the most fabulously rich gold mines. It is the commonest saying in the vicinity of mines that more money has been put in, in the way of fruitless prospecting and the like, than has ever been taken out. But rare, indeed, is the holder of a public franchise who has failed to make profits beyond all ordinary rates. It has been estimated that a man who, in the early nineties, subscribed to one share of stock in Mr. JAMES J. HILL'S **WHERE THE MONEY GOES** Great Northern Railway and has kept it ever since has made, in the intervening fifteen years, in cash dividends and stock dividends and "privileges," a profit of over nine hundred per cent. The best that could have been done by a workman on Mr. HILL's railroad, who put his earnings in a savings bank for the same period, would be less than one hundred per cent. Mr. FORREST F. DRYDEN, a son of the President of the Prudential Insurance Company, stated under oath that one of the owners of that company who, in the late seventies, paid in, in cash, \$2,200, had made a profit, twenty-five years later, of \$327,163.60. The rate of profit in this case is 14,800 per cent—a rate which must seem colossal to the policy-holder who has taken advantage of the savings feature of that company and bought an endowment policy—he has never received as much as four per cent.

**THE "NEW IDEA"** party in New Jersey, better known by association with the names of COLBY and FAGAN, will have a test of strength on September 25. On that day occur the Republican primaries which will name most of the members of the next Legislature. For a party that is less than a year old, the Colby followers have a striking record of achievement. By virtue of a law which they forced through the last Legislature perpetual franchises are a thing of the past in New Jersey—



twenty-five years will be the future limit. In the last Legislature, also, the "New Idea" party made one step toward compelling the railroads to pay the same tax rate as the owner of a house; complete achievement of this equalization is the chief plank in the platform to which the "New Idea" candidates for the next Legislature are pledged. Other planks are the election of United States Senators by popular vote instead of by eighty-one men in the State Legislature; taking the juries out of politics; court review of elections, with judicial recounts when necessary; an insurance investigation which shall investigate; laws which shall remove the shame of stock-watering and fraudulent promotions from the notorious New Jersey

#### REFORM IN NEW JERSEY

corporation laws—for all these things they will vote who support the Colby "New Idea" candidates on September 25. And, more important than this formal platform, they will vote for the revivifying, uplifting spirit which makes a common touch between the "New Idea" in New Jersey and the movement all over the country to cast out the corporation from the inner places of power and bring about government by the people. No State has been more servile than New Jersey. For a generation it has been the easy servant of the interests which profit by nominal taxation—the railroads, the gas, electric light, and trolley companies. And yet competent observers, seeing the virility of the "New Idea" party, predict that New Jersey will be one of the first States to achieve freedom.

"WHAT POWER CAN CURB the rushing wind, control the mighty storm?" inquires the old hymnlist, expecting no answer. And, as he died a century or so ago, he escaped the dissatisfaction of receiving any. To-day, the Central New York farmer who piously joins in the hymn on Sunday refutes its meanings on weekdays by mounting his own protective battery of weather guns, which, if they do not precisely "curb the rushing wind," at least "control the mighty storm" satisfactorily. For, pointed at a hail-cloud, so the Onondaga County vineyardists claim, the funnel-mouthed mortars cause an aerial

#### WEATHER GUNNERY

commotion, on discharge, which sometimes diverts, and sometimes disperses, the threatening downpour, thereby freeing the grape-cultivator from his most dreaded visitation. The ancient Chinese, who used to discharge gunpowder prayers at the storm gods, are completely distanced by this more practical device of shooting a cloud in the stomach as soon as it becomes threatening. Elsewhere, experiments are in progress, for the production of rain by atmospheric concussion, the underlying principle of which is dismally familiar to American boyhood on July 4. Should this prove controllable, we may well hope, by a developed system of sky-directed ordnance, to have all our weather to order, under control of the party that has the most votes.

PITY THE SORROWS OF MR. TUTT. Out of his profits as President of the Mill Trust he bought himself last year a ten-acre island off the coast of British Columbia. When he recently sailed out in his yacht to take possession of his property he found the place occupied by a smiling expanse of ocean. Failing to appreciate the joke himself, the trust president hastened back to make inquiries of the man who had sold him the spot where the island was supposed to be. It was not his fault, declared the seller. The ten acres were there, as per bargain, when sold. Meantime the San Francisco earthquake had come and gone, and it was *his* opinion that the island had joined in the general real estate depression.

#### SOLD

There seems to be no legal recourse for Mr. TUTT in his distressing predicament. Proving a negative is proverbially difficult, and particularly in the matter of making good a not-guilty plea for an earthquake. His mistake was in not getting a guaranty with his island. In these days when the earth is shaking herself like a flea-bitten terrier, every transfer of insular real estate should be stamped: "It floats, or your money returned." Meantime, if dredging for the lost property fails to bring any of it up, Mr. TUTT can either credit it to profit and loss as a wash sale, or he can name his purchase McGinty Island, buoy the spot where it sank, and wait for another terrestrial ague to come along and shake it up again.

RECURRENT PERIL, threatening our American speech, becomes imminent about this time of year. For there now returns from "the other side" the traveler, rather more likely to be feminine, who, swollen with the pride of her first ocean voyage, having stuffed her trunk to bursting with dutiable articles, gets even with a meddlesome government by smuggling in a warranted British accent for herself and family. Upon her avid tongue such useful little words as "were" and "been" "suffer a sea-change into something rich and strange," approximating respectively the verb of garmenture and the popular name of a common vegetable. One even encounters accents which distort "clerk" into "clark." But the maltreatment is, happily, in most cases only temporary. First, the family, despite pained and patient correction, fall from grace. Presently the enthusiast herself gives signs of lapsing. She imperceptibly graduates into the convalescent state of GEORGE ADE's rising social light, who every Saturday "took a bawth in the bath-tub." And, long before the sewing-circle has heard the last of her views on the Eiffel Tower, and the intricacies of Continental currency, the healthful home atmosphere of Pontiac, Michigan, or Topeka, Kansas, has done its work, and the returned exile's common speech is again according to NOAH WEBSTER, unabridged.

#### TALK

TENNIS HAS BEEN RECKONED a young man's game. At a moderate age the veteran wielder of the racket has been expected to retire from the courts and swing a brassie on the golf links or a hat in the grand stand of the baseball park. Of late, British authorities have been upholding the rights of the tennis elders to continue through middle age, and at our own national championship at Newport a graybeard, Dr. AMES, has just met one of the best and most agile of our experts, and, though defeated, he put up a formidable contest. The most remarkable feature of the battle was that, in the third set, when, by all the rules, the aged player should have been undergoing hypodermic injections of strychnin for heart failure and general exhaustion, he not only kept his opponent on the jump, but forced the set to deuce, being finally beaten, 7-5. If this does not inspire some other ancients of the courts to take up the racket again, we shall be disappointed. Why should not tennis be a game of three generations in this country, as is handball, its more violent congener, in Ireland? Why not establish a system of age classes, with suitable handicaps? The sum of satisfaction represented by fifty years of gage of battle with one's peers exceeds that of winning a championship or two, followed by the early retirement of the victor, fat and spent at forty.

#### GRAY PROWESS

TO BE AMUSED is a human desire which is pressing in the United States, as contrasted, say, with China, Germany, or the British Empire. Nothing would prevent an American from sending his heart out in sympathy to that Italian dame of rank who, dying recently, left \$3,000 to a newspaper, "in gratitude for having been often entertained." Dr. PETERSON has told COLLIER's readers that newspapers stimulate them too much, but he did not say that they furnished too much entertainment. It was the melodramatic, the factitiously intense, the reliance on pepper, that he condemned. Such comic papers as those by possessing which Germany is easily first in that important field would presumably escape his condemnation, for they fit into the wider and sweeter and calmer moods of life, like the best in art and books, instead of contradicting them. The Germans are not bored by science, philosophy, or high drama, and their humor is deeper because they are more capable of being serious.

#### BEING AMUSED

"Ennui is a growth of English root,  
Though nameless in our language: we retort  
The fact for words, but let the French translate  
That awful yawn which sleep can not abate."

In scampering from this waking yawn we may run into amusement which means new creation or amusement which dissipates the mind. The best amusement is removed from excitement. It is serene and comforting and permanent in its foundations, like the humor of Falstaff. Our serious interests and our entertainment need not stand very far apart.



# POLITICAL PRELIMINARIES



The rural politician is at work on his "greatest effort."



The average candidate as his party pictures him.



As the opposition sees him



As he really is. 3



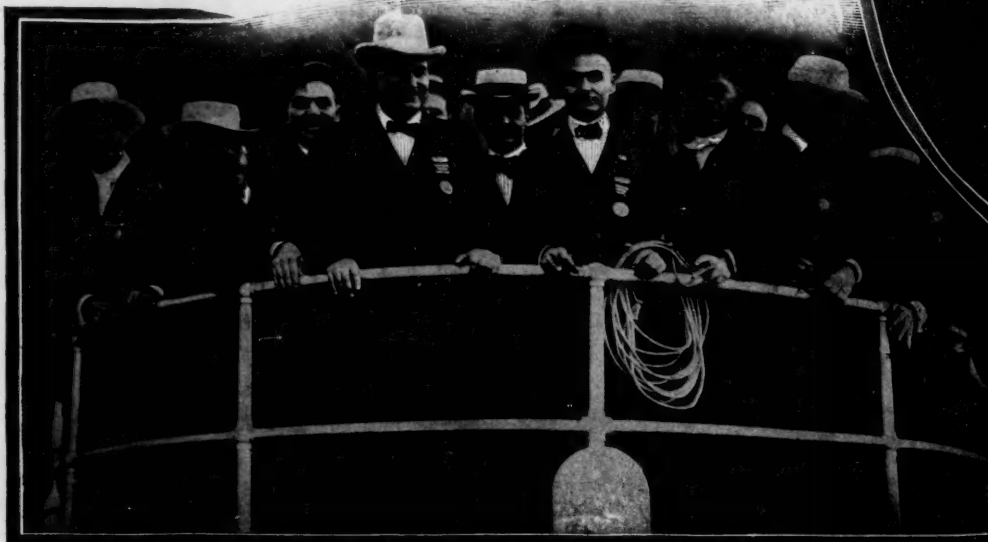
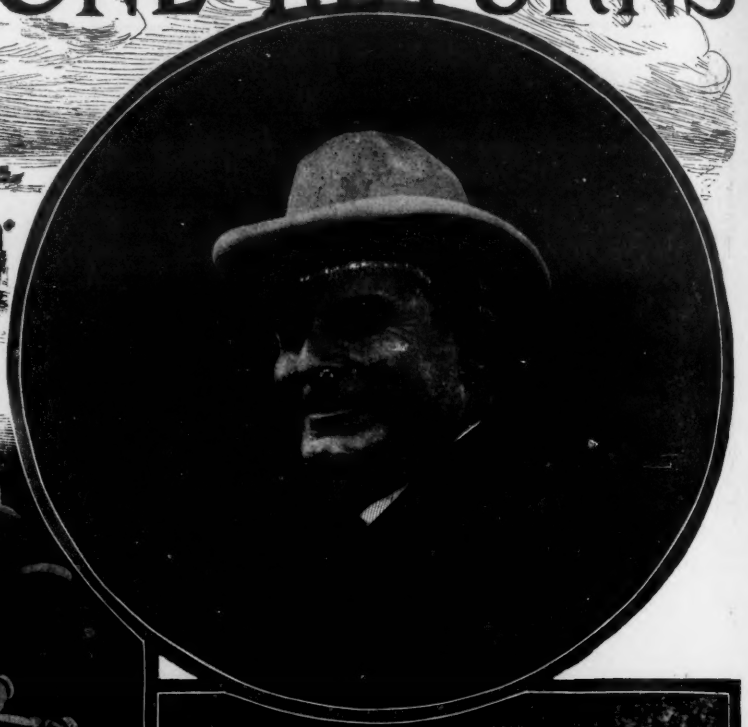
Platt and Depew rehearse some campaign gleees



DRAWN BY E. W. KEMBLE

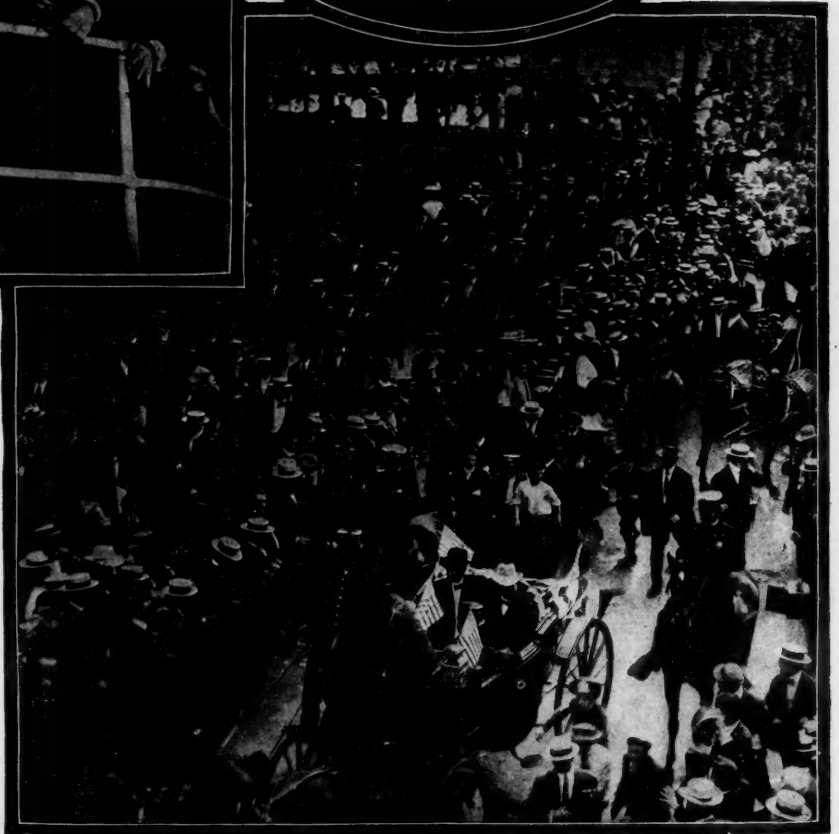
## TUNING UP FOR THE FALL CAMPAIGN

# THE PEERLESS ONE RETURNS

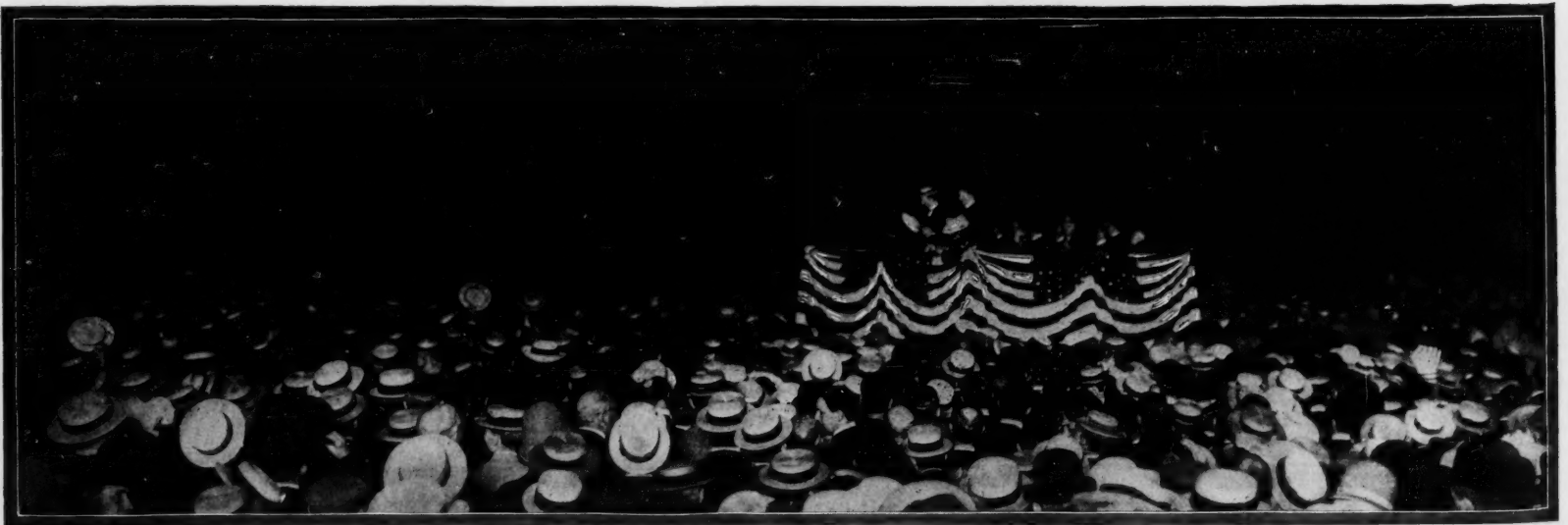


Mr. Bryan and Jim Dahlman, of Omaha, who lassoed the returning Nebraskan

**W**ILLIAM JENNINGS BRYAN landed in New York Wednesday, August 29, after an eight months' tour of the world. He was met in the harbor by a delegation of his "home-folks," one of whom lassoed him from the deck of a tug. His progress up Broadway from the dock to the hotel was greeted by crowds of people, and on the evening of Thursday about ten thousand listeners gathered in the Madison Square Garden to hear him speak. Chief among Mr. Bryan's statements were these: "When you give to a commission the power to fix railroad rates, a power which, when exercised, may mean a difference of hundreds of millions of dollars in the revenues of the railroads, you give the railroads a high stake in each Presidential election. . . . But my theory is that no man can call a mass convention to decide what he himself shall think. I have reached the conclusion that there will be no permanent relief on the railroad question from discrimination between individuals and between places, and from extortionate rates until the railroads are the property of the Government and are operated by the Government in the interests of the people." After the speech in the Madison Square Garden Mr. Bryan addressed the crowd that had been waiting outside.



MR. BRYAN STARTING FROM BATTERY PARK FOR HIS DRIVE UP BROADWAY



MR. BRYAN ADDRESSING THE OVERFLOW MEETING IN MADISON SQUARE, AFTER HIS SPEECH IN THE GARDEN



# WHAT THE WORLD IS DOING

EDITED BY SAMUEL E. MOFFETT

## DEMOCRACY STILL AT SEA

THE return of William Jennings Bryan, which had been expected to reunite the Democracy upon a platform on which conservatives and radicals could feel equally at home, had startling and disconcerting effects. The reception to Mr. Bryan in New York was impressive in point of magnitude and enthusiasm, although the crowd that filled Madison Square Garden did not overflow in the uncontrollable volume that had been looked for. But for some unaccountable reason the conservatives who had taken it upon themselves to introduce the heretic of 1896 as a convert to political orthodoxy had assumed that he would show his sense of the value of their approval by suppressing his well-known views upon the Government ownership of railroads. It was a fatuous assumption, for if there was one thing more certain than another with regard to Mr. Bryan it was that he would never hide his convictions on any important subject for a supposed political advantage. The devotees of expediency labored with him for some time to induce him to ignore his remedy for railroad abuses. They failed. In his speech Mr. Bryan dealt with the tariff, the trusts, the promotion of peace among nations, the election of Senators by the people, and independence for the Philippines. But he deliberately reiterated his often expressed belief that the only way to ensure the proper subjection of railroads to law was to have them owned by the public. He even persisted in his opinion that the trunk lines should be owned by the national Government and the local lines by the States—a scheme which strikes most students of the subject as utterly fantastic, but which has been cherished by Mr. Bryan as his pet contribution to the theory of railroad regulation.

Granting full credit to the President for his moral courage in advocating rate legislation, "even if he had to get his inspiration from the Democratic Party," Mr. Bryan expressed the fear that in curing one disease we had incurred a new danger. "When you give to a commission," he said, "the power to fix railroad rates, a power which, when exercised, may mean a difference of hundreds of millions of dollars in the revenues of the railroads, you give the railroads a high stake in each Presidential election. My fear is that if the history through which we have gone in regard to municipal enterprises repeats itself, we may find a larger fund raised from the railroads to control the Interstate Commerce Commission than they ever raised from the manufacturers to secure protective tariff legislation."

Mr. Bryan did not profess to know what the sentiment of the country might be. He did not know whether the people, or even the majority of the Democratic Party, had reached the point at

which they were willing to consider the Government ownership of railroads. "But my theory," he declared, "is that no man can call a mass convention to decide what he himself shall think. I have reached the conclusion that there will be no permanent relief on the railroad question from discrimination between individuals and between places, and from extortionate rates until the railroads are the property of the Government and operated by the Government in the interests of the people."

Here the spectre of centralization intruded, and Mr. Bryan undertook to exorcise it by his scheme of State ownership of local lines, whose practicability he defended by the example of the German States and other small countries of Europe.

The reception of the Bryan program was not altogether encouraging. The conservative organs of the East, especially in New York, denounced it as even more dangerous and revolutionary than free silver. That in itself might not have meant very much, for the same papers thought that Judge Parker had captivated the country by his gold telegram in 1904. Mr. James J. Hill had the supreme assurance to condemn public ownership on the ground that "the actions brought against Federal department officials and the investigations found necessary within the last few years" had disclosed "a state of morals in public life that no actual

campaigns. There were two reasons for Southern hostility to Government ownership. One was the old State Rights feeling which Mr. Bryan had vainly tried to conciliate by his device of leaving the local lines to the States. The other was the sensitive dread of anything that might interfere with local control of the negro question. With all the trunk lines controlled by the national Government the Southerners feared that it would be impossible to enforce their Jim Crow car rules on through trains. These two considerations threatened to deprive Mr. Bryan of his most loyal and most powerful support.

Under this pressure from his old friends Mr. Bryan appeared, if not daunted, at least impelled to prudence. In some of his later speeches he ignored the Government ownership idea; in others he took pains to explain that he had been expressing his own personal opinions, and not attempting to formulate a platform for the party. He retracted nothing, however, and at Bridgeport he said:

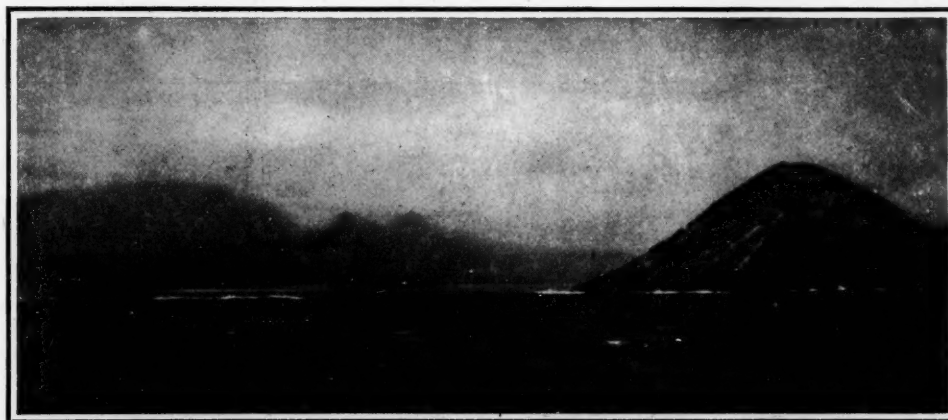
"I find now that some of the eminent gentlemen who wanted me to be a candidate are not so anxious now to have me take that office.

"I would rather have the approval of my own conscience on a public question than the approval of every other person in the United States."

Mr. Bryan had taken pains from the beginning to emphasize his belief that the great issue was that of the suppression of trusts, and he had treated the public ownership of railroads chiefly as a means toward that end. He had also taken issue with President Roosevelt on the question of the relation of the tariff to the trusts. The President had always insisted that the two had no connection. Mr. Bryan said at Madison Square Garden that "while it can not be said that absolute free trade would prevent the existence of any monopoly, it can be said that many monopolies owe their existence to the tariff, and that those which do not owe their existence to the tariff enjoy from the tariff the power to extort from the American people." He believed that if the Presi-

dent had the power to put the products of monopoly on the free list most of the manufacturers would keep out of oppressive combinations.

Not the least of the troubles of the convalescent Democracy is the enigmatical attitude of Mr. William R. Hearst. At first Mr. Hearst held aloof from the Bryan reception. He finally occupied a box at Madison Square Garden, but his papers made no editorial mention of the occasion or of Mr. Bryan's speech, and immediately thereafter his whole attention was devoted to his own campaign for the Governorship of New York. It is easily comprehensible that if by any chance he should win that prize he would have other things to think about in 1908 than promoting the ambitions of Mr. Bryan.



THE "MANCHURIA" ON THE REEF OFF RABBIT ISLAND

The Pacific Mail steamer "Manchuria," carrying Governor-General Smith to the Philippines, ran on a coral reef off Rabbit Island, near Honolulu, before daylight on the morning of August 21, and it was found impossible to pull her off. The "Manchuria," of 13,639 tons, and only three years old, was one of the few glories of the diminutive American merchant marine.

railway management would tolerate in its employ." This on the heels of the Union Pacific dividend scandal, with officials of a dozen railroads under indictment for a variety of criminal offenses, and just after the staff of the premier railroad of America, the Pennsylvania, had been found to be reeking with bribery to an extent that would have damned any public administration.

If there had been nothing more than this to trouble him Mr. Bryan might have felt that his course was reasonably clear. But his railroad policy was subjected to attack, not only from the friends of the corporations, but from the untimid Democrats of the Southern States, who had given him most of his electoral votes in his previous

## THE NAVY ON VIEW

THE greatest fleet ever gathered under the American flag was reviewed by the President off Oyster Bay on Labor Day, September 3, in the presence of several people. There were forty-five vessels in line—one for every State of the Union, including twelve first-class battleships, four armored cruisers, four protected cruisers, four monitors, six torpedo-boat destroyers, six torpedo boats, three submarines, five auxiliaries, and a troop ship. Twenty of the forty-five were armored ships fit to stand knocks in the line of battle. Of the twelve battleships only two, the *Indiana* and *Iowa*, of the eight cruisers only one, the *Minneapolis*, and of the four monitors only one, the *Puritan*, were old enough to have served in the Spanish War. The fleet as a whole was a new creation. Yet it is only a part of the American navy now in commission, and another fleet no less powerful is now taking shape in the shipyards.

The vessels in the Oyster Bay review, constituting the bulk of the Atlantic Fleet, with some vessels destined for the Philippines, all under the command of Rear-Admiral Robley D. Evans, aggregated nearly a quarter of a million tons and carried over 1,100 guns, 300 torpedoes, and 15,000 men. They formed a force more powerful than the combined navies of the United States and Spain at the beginning of the late war, or than the fleets of Togo and Rojestvensky before the battle of the Sea of Japan. Although the display has been surpassed on various occasions by the British navy, it would strain any other navy in the world to equal it, and it has never been matched in the Western hemisphere.

No attempt was made to manœuvre the fleet, which was anchored in three lines, the President passing through in the *Mayflower*. The review was brilliantly successful, and the whole aspect of the ships and their crews was one of superb efficiency. In spite of all efforts to conceal the spectacle, many enthusiastic admirers of the navy persisted in pushing their way to the scene. Some went in excursion steamers, yachts, tugs, launches, sailboats, and rowboats and others took the overland trek to Oyster Bay and saw what they could from the shore. It is estimated that in these various ways as many as a hundred thousand people got at least a glimpse of the warships.

When our first great naval review was held thirteen years ago at the time of the Columbian celebration there was not a single American vessel in line which could be called by present-day standards a fighting ship. All, except one monitor, were small, unarmored cruisers and gunboats. All could have been destroyed by a single one of Admiral Evans's dozen battleships or of his four great armored cruisers, not to speak of his three submarines. Yet to make that meagre showing we had to scrape together almost our whole new navy. The President's review at Oyster Bay included only those ships that were not needed for other purposes. It left a fleet in the Philippines more powerful by far than our whole navy of 1893, it did

not denude the Pacific Coast, and even the Atlantic Fleet was able to spare ships for work in the Caribbean. The two reviews marked the difference between an infant naval power and one full grown.

The only flaw in the perfection of the late display was the fact that it could not be absolutely up to date. Each of the battleships at Oyster Bay represented the last word in naval science when she was laid down, but although some of them have been

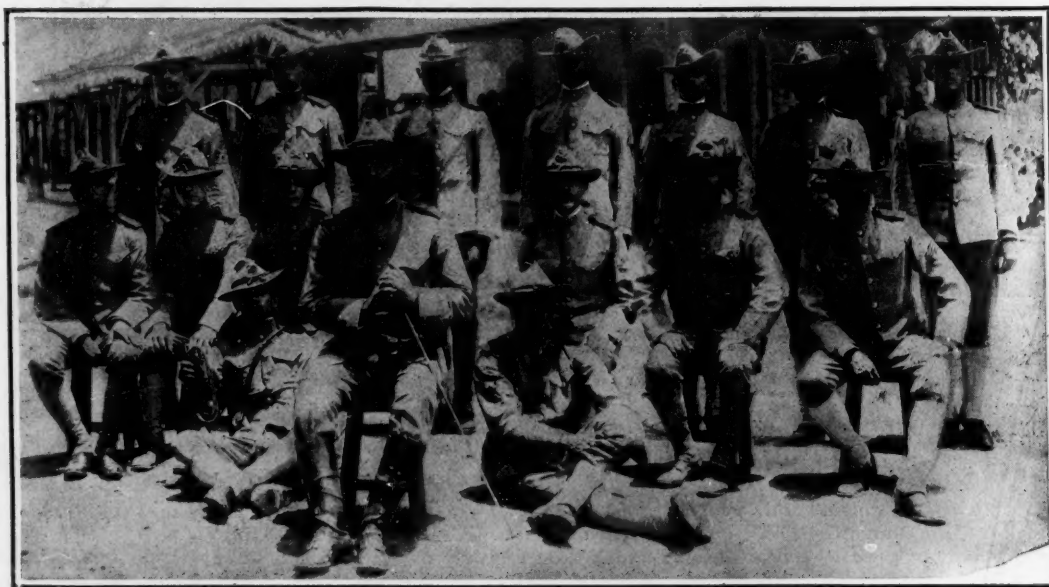


SHOOTING FOR THE DRYDEN TROPHY AT SEA GIRT, SEPTEMBER 1, 1906



THE LEADER OF THE CUBAN INSURGENTS

General Faustino Pino Guerra, who has shaken President Palma's power



PART OF CUBA'S MODERN ARMY

Captain Fajol, the commander of the Government forces, at Pinar del Rio, the hotbed of insurrection, with his officers. Note the contrast of these well-dressed, well set up soldiers, with the ragged Cubans who fought against Spain

in service for only a few months each has since been outclassed. The British *Dreadnought* has gone into commission, eleven months after her keel was laid, but the American *Dreadnought* has not yet been even designed, and will not fly her flag inside of four years, at the earliest.

## MORE HIGH FINANCE

PAUL O. STENSLAND, who wrecked the Milwaukee Avenue State Bank of Chicago and then fled, was captured at Tangier, Morocco, on September 2. But the Stensland two-million dollar robbery was thrown into the shade by the astonishing disclosures attending the ruin of the

Real Estate Trust Company of Philadelphia, which closed its doors on August 28. Frank K. Hipple, the president of this concern, died suddenly on August 24 and it was afterward found that he had committed suicide. Hipple had always been regarded as a model citizen. He had been at the head of the Real Estate Trust Company since its organization in 1885. He was Treasurer of the General Assembly of the Presbyterian Church in the United States, of the Sustentation Committee of the Synod of Pennsylvania,

of the Presbyterian Hospital of Philadelphia, and of a branch of the Reformed Church. His piety was most exemplary. He never missed a religious service, never traveled on Sunday if he could help it, never read a Sunday newspaper or used liquor or tobacco, and he earnestly discouraged those vices in his employees. When this admirable person put an end to his life the directors made a hasty examination of the affairs of the company and found that it had been involved to the extent of millions by secret loans on doubtful or worthless security. To a single promoter Hipple had lent \$5,300,000. In order to get these transactions past the Bank Examiner he had a system of double records. There was a list of excellent, but fictitious, loans. These the Examiner would readily approve. Then Hipple would apply his certificate of approval to the genuine list of wildcats. When these facts were discovered there was an attempt to raise money from other banks to tide over the crisis and keep the institution running, but as the size of the hole to be filled up was disclosed they held back and allowed the Real Estate Trust to close its doors after a run that exhausted its cash.

Further investigations by the District-Attorney led to still more remarkable disclosures. It appeared that the directors had left the entire control of the institution in Hipple's hands, not having had the assets of the company examined for nearly three years. It appears furthermore that certain directors had profited personally by the president's operations. There were some hasty promises of repayment, but the District-Attorney said that in several cases there would be criminal prosecutions, and on September 4 warrants were prepared for the arrest of the treasurer and assistant-treasurer of the company as well as of the promoter whose wildcats had devoured its assets. It was found that not only had the general funds of the corpora-

tion been looted, but that even the boxes of trust securities belonging to the Presbyterian Church and the Presbyterian Hospital had been opened and good bonds taken out, sometimes with and sometimes without the substitution of worthless paper.



New Jersey Rhode Island

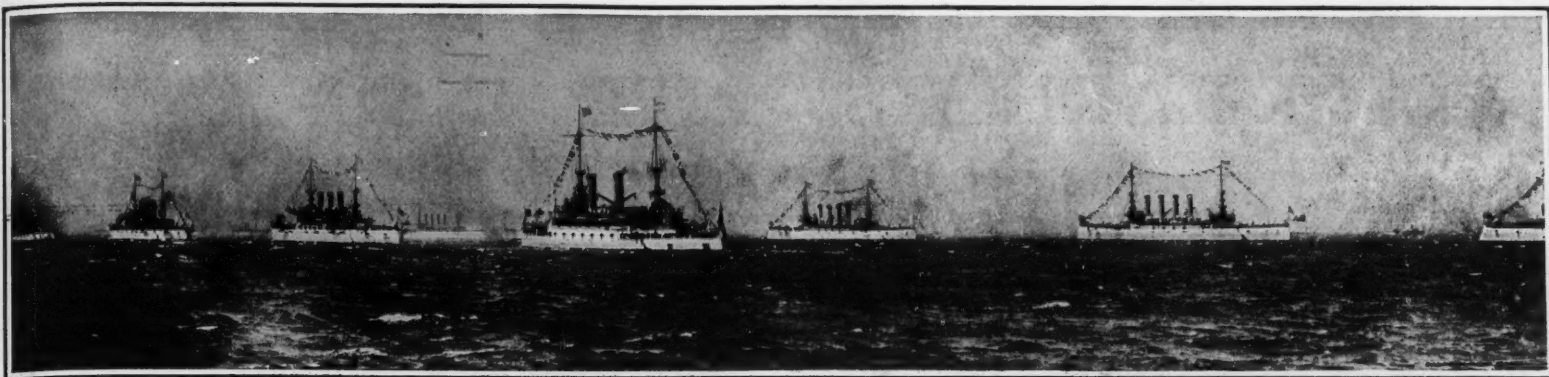
Louisiana

Colorado

Kearsarge

Pennsylvania

West Virginia



SOME OF THE BATTLESHIPS AND ARMORED CRUISERS OF THE NORTH ATLANTIC FLEET

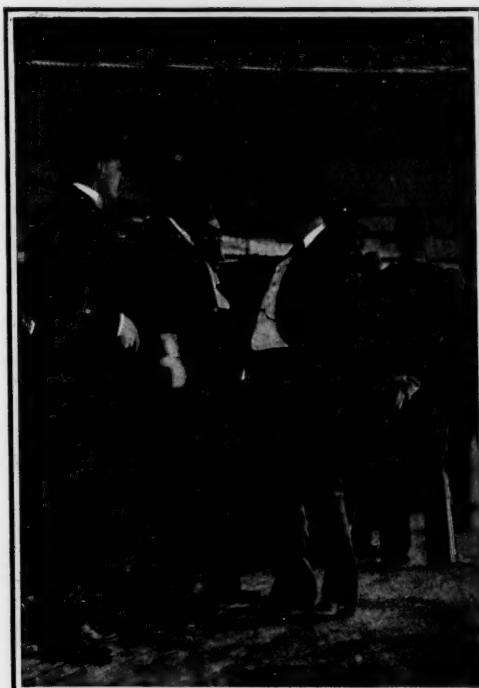


REAR-ADMIRAL EVANS AND THE PRESIDENT

## The Naval Review at Oyster Bay

MORE than one-third of the fighting and floating force of the United States Navy was assembled for review in Long Island Sound, off Oyster Bay, on September 3. The ships afforded the most imposing naval pageant the Western Hemisphere has ever witnessed. The combined fleet consisted of sixty-one vessels, representing almost every type of ship in use in the navy, from first-class battleships to torpedo boats and submarines. The occasion marked the advent of the United States into third rank among the nations of the world as a fighting power

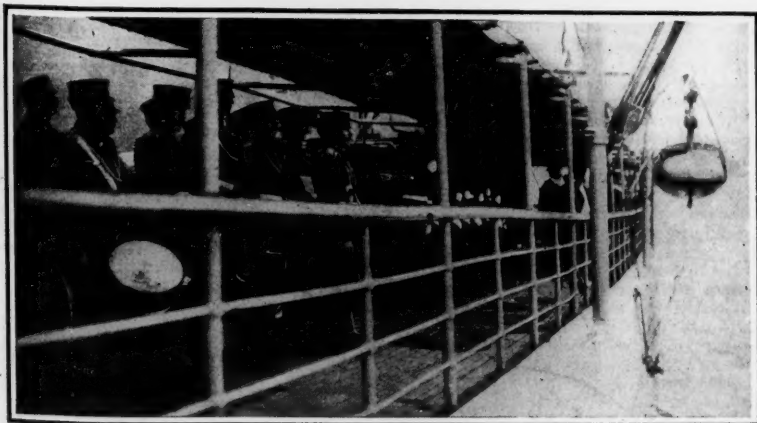
PHOTOGRAPHS BY JAMES H. HARE



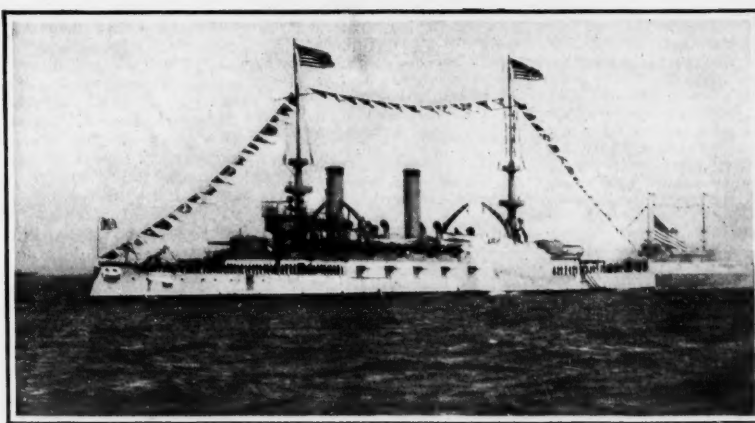
THE PRESIDENT AND THE NAVAL COMMITTEE



THE LAUNCHES OF THE FLEET ACTING AS PICKET AND POLICE BOATS



THE MARINES AND THE BAND OF THE "MAYFLOWER"



THE BATTLESHIP "KEARSARGE" IN HOLIDAY DRESS





them also official position and policy-holders' money have been used for private profit. By them, also, illegal contributions have been made to secure legislative favors. And, in addition, the stockholders of the Metropolitan and of the Prudential have, to a degree unknown in ordinary life companies, received unjustifiable dividends. The capital of the Prudential has been swelled from \$91,000 to \$2,000,000 out of the premiums exacted from working men—so that now the company, while paying nominally a 10% dividend, in fact pays to its stockholders in dividends each year an equivalent of 219.78% on the cash actually paid in on the capital stock. The capital of the Metropolitan, likewise, has been swelled out of wage-earners' premiums from \$500,000 to \$2,000,000, so that now the company, while paying nominally a 7% dividend, in fact pays to stockholders each year an equivalent of 28% on the cash actually paid in on the capital stock. The profitability of the business to stockholders and officers is further shown by the fact that the Metropolitan, in order to increase its own business and to eliminate competition, bought out, in 1902, a small Kentucky company, on terms which netted its stockholders nearly \$400 per share for stock on which only \$100 had been paid in.

But the amount diverted from policy-holders by financial irregularities, though large in the aggregate, is small as compared with the total of premiums paid. Financial depravity does not explain why in fifteen years the working men of Massachusetts have paid \$58,285,744 in industrial premiums to these three companies, and received back in all only \$19,881,353—that is, 35.96% of the aggregate premiums paid, without interest.<sup>1</sup> The John Hancock appears to have been managed throughout with scrupulous honesty as a mutual company, and yet in the fifteen years ending December 31, 1904, it took from Massachusetts industrial policy-holders in premiums \$18,319,730, and paid to them only \$5,942,033, or, 32.43%, without interest, of the premiums paid.<sup>2</sup>

#### (B) Not Mere Extravagance

Nor is this fearful waste of working men's savings due to mere extravagance in management. The working organization of these companies is said to be admirable; and aside from a few exorbitant official salaries in the Metropolitan and the Prudential, the employees of the three companies are certainly not overpaid on the average. The Armstrong Report states that of the 12,000 or 13,000 agents in the Metropolitan—"an enterprising man who devotes his whole time to the business" received an average of \$11.64 per week; the 2,112 clerks an average of \$15; the about 2,700 assistant superintendents \$25 a week; and the about 350 superintendents \$50; and that the fees paid for each medical examination and inspection were 50 cents and 25 cents respectively; that the Prudential paid to 8,582 agents on the average \$14.61 per week; to 1,751 assistant superintendents \$24.24; and to 223 superintendents \$95.55. Obviously, therefore, mere extravagance is not the cause of this waste of working men's savings.

#### (C) The System Vicious

The real cause of these meagre results to the insured from industrial insurance is not financial depravity or extravagance, but the extraordinary wastefulness necessarily attendant upon the present system of supplying life insurance for working men.

The principal elements of expense in industrial insurance are:

- (1) The initial expense on issue of policies, taken in connection with the large percentage of policies lapsed.
- (2) The expense of house-to-house collection of weekly premiums.

#### (A) The Initial Expense

The average initial expense as figured by the Metropolitan was, in 1904, \$2.07 per policy on which the average premium was 12 cents weekly. It is probably about the same in other companies. In the John Hancock the initial expense includes the agent's commission at the rate of 48 cents for placing a policy bearing 5 cents weekly premium, and the physician's fee of 50 cents. But the issue of each policy involves besides these specific charges a large pro rata for general expense, the exact amount of which is not supplied by the published accounts. The initial charge, while large in itself as compared with the year's premiums, becomes particularly burdensome to persisting policy-holders by reason of the heavy lapse rate.

"From the most careful accounting made time and again," says the John Hancock, "the weekly premium

#### Yearly salaries paid by the Prudential Insurance Company

John F. Dryden, President	\$65,000
Leslie Ward, Vice-President	60,000
Forrest F. Dryden, Second Vice-President	30,000

policies do not square themselves and make good the initial and current expenses and loss and provide for the State requirement of reserve, until at least three full years' premiums have been paid. . . . Not a policy that lapses before at least three full years' premiums have been paid but leaves a greater or less deficiency for the survivors to bear."

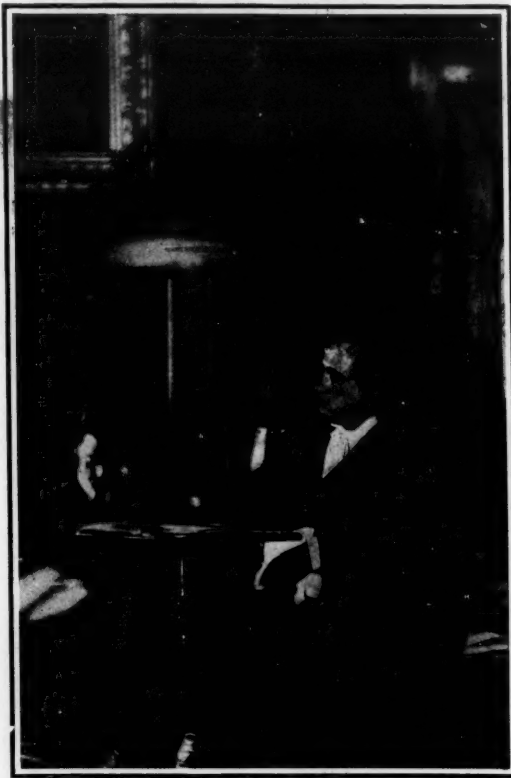
<sup>1</sup> The figures for the United States are not available, the payments to industrial policy-holders not being separated from those to ordinary policy-holders.

<sup>2</sup> The insurance reserve and some surplus were, of course, accumulated also.

"On the average fully one-half the entrants lapse their policies before the end of the first year and a majority of these within the first quarter," though no policy lapses until four weekly premiums are overdue.

The experience of the John Hancock is, of course, not exceptional. The Metropolitan lapse rate appears to be larger, and that of the Prudential still larger. The Armstrong Committee found that in the Metropolitan:

"More than one-third of the policies issued do not survive three months, and about one-half are canceled



JOHN R. HEGEMAN  
President of the Metropolitan Life Insurance Company

within a year. In 1903 the company took one week's industrial issue from each month in the year and followed the issue through a period of twelve months, with the following result:

Rate of lapses in first	3 months from date of issue	Per Cent
" " " 6	" " " "	35.40
" " " 9	" " " "	43.57
" " " 12	" " " "	48.28
" " " "	" " " "	51.46

In 1904 the average time for which premiums were paid on policies which lapsed within one year from issue was 6.05 weeks.

The net result to the Metropolitan Company from each policy so lapsed is as follows:

Initial cost of policy	\$ 2.07
Cost of carrying policy	.52
	\$ 2.59

Average weekly premiums at 12.004 cents for 6.05 weeks	\$ .726
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Net loss to the company (i. e., to the persisting policy-holders)	\$1.864
Net loss to the insured (12.004 cents per week for 6.05 weeks)	.726

During the second year (in which about 10% of the policies lapse) and the third year (in which about 5% lapse) the net loss to the company (that is, to the persisting policy-holders) grows gradually less, but that to the insured whose policies lapse grows very much greater. For while the average net loss to the insured whose policies lapse during the first year is only 73 cents, the average, figured on the same basis, for those whose policies lapse in the second year is approximately \$8.88, and the average net loss to those whose policies lapse in the third year is approximately \$15.12. In 1904 the Metropolitan wrote 1,829,559 new policies. Applying the above percentages to the business of the Metropolitan for the full years of 1904 and 1905, we find that 941,491 of the 1,829,559 policies written in 1904 must have lapsed within the year 1905; and that the net loss on these lapsed policies aggregated \$2,438,461.68, of which the insured bore \$683,522.46; and the persisting policy-holders, \$1,754,939.22.

#### (B) The Collection Charge

But besides the deficit due to lapses, the persisting policy-holder bears another fearful burden. Even in the honestly managed John Hancock, the fee of the collector is 20% of each week's premium, and this 20%

#### Yearly salary drawn by John F. Dryden as President of the Prudential Insurance Company

1890	\$20,000
'91-'92	30,000
'93-'98	50,000
'99-'06	65,000

charge is only a part of the cost of collection. There is in addition necessarily the large expense of an elaborate system of superintendence and accounting. Bear in mind that 20% of an industrial premium is equal to 40% of the sum payable as premium for a like amount of ordinary insurance.

Obviously, therefore, a substantial reduction of the present cost of industrial insurance is not possible unless some radical change of system be introduced whereby the initial expenses, the cost of premium collection, and the percentage of lapses is greatly lessened.

#### The Sacrifice of the Thrifty

The supporters of the present system of industrial insurance declare that such a reduction of expenses and of lapses is impossible. They insist that the total loss to the insured and the heavy burden to the policy-holders from lapses, as well as from the huge cost of premium collection, must all be patiently borne as being the unavoidable incidents of the beneficent institution of life insurance when applied to the working man. They declare that the appalling waste incident to the forfeiture within three years of two-thirds of all policies written is a sacrifice essential to the ultimate salvation of the small persisting minority; and that the huge expense involved in the house-to-house collection of weekly premiums is necessary to prevent still more lapses, on account of the working man's alleged lack of thrift.

It may be questioned whether, in view of the heavy expense now attending industrial insurance, the discontinuance of premium payments which yield such slight probability of net returns is not evidence rather of thrift than of thriftlessness. It is surely difficult to justify a system of insurance as to which it may be foretold that of the millions who are entered each year at a per capita initial expense of \$2.07, a majority will not only let their policies lapse within the year, but will on the average pay in premiums only 72 cents. Does not such a record of mortality in policies prove conclusively that most of the entrants had been overpersuaded or misled into taking the insurance? But if, as the companies contend, the discontinuance of premium payments is evidence of thriftlessness, surely the thrifty who persevere should not be compelled to submit to a system which requires such great and largely useless sacrifices in the supposed interest of a small minority.

The thrifty working man, like people of larger means, should have the opportunity of obtaining life insurance at more nearly its necessary cost.

#### The Remedy

The sacrifice incident to the present industrial insurance system can be avoided only by providing an institution for insurance which will recognize that its function is not to induce working people to take insurance regardless of whether they really want it, or can afford to carry it, but rather to supply insurance upon proper terms to those who do want it and can carry it—an institution which will recognize that the best method of increasing the demand for life insurance is not eloquent persistent persuasion, but, as in the case of other necessities of life, is to furnish a good article at a low price.

#### The Savings Bank the Best Remedy

Massachusetts in its 189 savings banks, and the other States with savings banks similarly conducted, have institutions which, with a slight enlargement of their powers, can at a minimum of expense fill the great need of life insurance for working men.

The only proper elements of the industrial insurance business not common to the savings bank business are simple and can be supplied at a minimum of expense in connection with our existing savings banks. They are:

- (a) Fixing the terms on which insurance shall be given.
- (b) The initial medical examination.
- (c) Verifying the proof of death.

The last involves an inquiry similar in character to that now performed by the clerks of savings banks in the identification of depositors.

The second is the work of a physician, who is available at no greater expense to the savings bank than to the insurance company.

The first is the work of an insurance actuary, who would be equally available to the savings banks, as he is to insurance companies, if the latter undertook the insurance business. And the present cost of actuarial service can be greatly reduced—first, by limiting the forms of insurance to two or three standard forms of simple policies—uniform throughout the State—and,

#### Yearly salaries paid by the Metropolitan Life Insurance Company

John R. Hegeman, President	\$100,000
Haley Fiske, Vice-President	75,000
Geo. H. Gaston, Second Vice-President	37,500

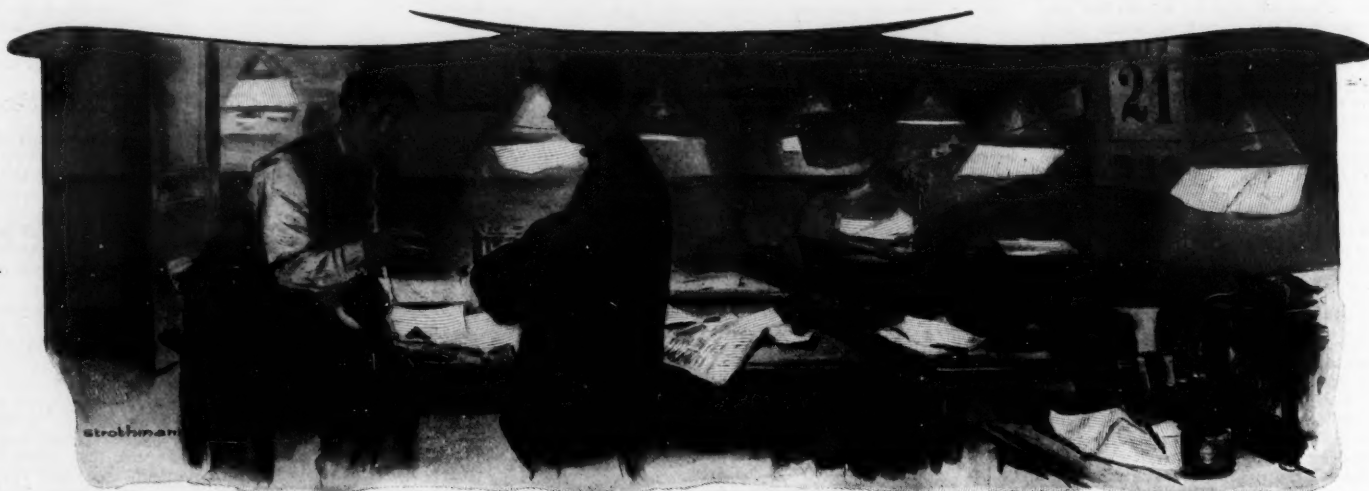
secondly, by providing for the appointment of a State actuary, who, in connection with the insurance commissioner, shall serve all the savings-insurance banks. The work of such an actuary is, indeed, now necessarily performed in large part in each State by the insurance department, as an incident of supervising life insurance companies.

The savings banks could thus enter upon the insurance business under circumstances singularly conducive to extending to the working man the blessing of safe life insurance at a low cost, because:

First: The insurance department of savings banks would be managed by experienced trustees and officers

(Continued on page 28)

# THE SEAFARING MAN



THE STORY OF A FAT FETISH AND THE SMILE THAT KILLED

By STEWART EDWARD WHITE

I HAD always from my early youth intended to be a newspaper man. To this end I fitted myself in every way imaginable, and at the proper time obtained a billet on the New York "Star." To my surprise, I discovered the latter item to be the most difficult of accomplishment; but by means of my acquaintance with Senator Mengel I succeeded in obtaining a chance—on space. So great was my enthusiasm for my new duties that I did not even take time to look about me in the city, but reported at noon on the day of my arrival. This seemed to me at the time, and has seemed ever since, most commendable in me, for all my life heretofore I had resided in a small prairie town of the Middle West.

I sent my letter through an office boy to Mr. Stevens, the City Editor and friend of Senator Mengel, with whom my correspondence had been. To my surprise, I was shown into the presence of a man of very young appearance. He looked me over in a manner not at all flattering, asked me half a dozen aimless questions, informed me that he would soon give me an assignment, and dismissed me in charge of the office boy.

The latter led me into a large room full of desks, shaded lights, and young men. A few of the latter were pounding on some of the numerous typewriters; but most lounged, smoked, and conversed in low voices, or read copies of the "Star." I seated myself modestly at one side. None paid me the slightest attention.

Thus I spent the day. From time to time a speaking tube shrieked out a man's name. At this one of the reporters would disappear. In time I was left quite alone, and it had grown dark. I had not eaten since noon; but I did not dare leave.

Toward eight o'clock young Mr. Stevens rushed into the room and looked about rather wildly. He used some queer expressions.

"Not one of these spangle-leg key-pounders back yet?" he snorted. "What is this? a rest cure? what?"

As I was the only inmate of the room, I answered, although the City Editor's remark was not thrown in my direction. I told him that to the best of my belief this was not a rest cure, but the reporters' room of the "Star." At this he whirled on me suddenly. "Who are you?" he demanded.

I recalled my identity to his memory. "Oh, yes, the cub," he commented disparagingly. He looked around again as though hoping to evolve somebody else from the shadows.

"Well, come here," he growled at last, "you'll have to do." He sat on one corner of a table.

"Look here," he began, "do you know anything about ships?"

As a matter of fact, I had never seen one, but I had read a great many able works by Cooper, Clark Russell, and others, and I have always maintained that a clever and resourceful man need never really confess ignorance of anything. So I told him quite confidently that I did.

"That's good," he cried, apparently somewhat relieved. "Two years ago a ship called the *Nancy Lee* disappeared somewhere in the South Seas. A boatload of the crew came ashore at Honolulu, but scattered immediately. There were rumors of mutiny, trouble, what not— Now I've just got a private tip that the mate of the *Nancy Lee* has showed up in town. Nobody knows it now; but tomorrow every newspaper man in town will be on. I want his story. It may be a big one,

for just now the firm that owned the *Nancy Lee* is of international importance. You must go down and get it. He may be a shy bird—I wish I had a more experienced man to send. Be back by twelve at latest. Here's the address of the saloon where you'll find him."

He shook his head sorrowfully. I took the card with the address and went out, highly elated at the opportunity so unexpectedly mine.

By constant inquiry I at length found my way to the saloon. This proved to be on the water front, not so far from the "Star" office, but reached only through a bewildering maze of streets. The place itself was mean and dingy. I entered directly into a smallish room whose floor was covered with damp sawdust. A bar down one side and three tables and a stove filled nearly the whole space.

I recognized my man at once. Indeed, save for a farmer-looking individual in cap and blue denim overalls, he was the only customer of the place. A hasty reference to my memoranda reminded me that his name was Scroggs.

At the moment he leaned against the bar under a lamp, where I had a full view of him. He was short, very rotund, had a red jolly face and fat legs. I recognized him the more easily in that he wore the full sailor

regalia—round cap with ribbons, open blue blouse with white braid, trousers at once tight across the hips and loose about the ankles, and low patent leather pumps. I was pleased to find that the stage sailors I had seen in our own little theatre were so true to type.

For a moment I stood deciding on the most effective approach. His face did not suggest great reticence, nor power of will. I made up my mind to try surprise, and immediately set myself to act on this decision.

"Good-evening, Mr. Scroggs," said I, approaching him, "I suppose you were sorry to lose the *Nancy Lee*?"

The barkeeper stopped wiping a glass; the farmer chap turned to me; Scroggs stared without a word. The silence became oppressive.

"What?" asked the sailor huskily at last.

I saw his astonishment, and meant to carry it off with a high hand before he could recover.

"You see I know you," said I, "and all about you. What I want is your story of how the *Nancy Lee* was lost below Honolulu two years ago."

A look of admiration crept into his fishy blue eyes.

"Well, shiver my spanker!" said he, "how did you guess it?"

"Never mind that. What I want is the story."

"Well, bat my dead eyes!" he rejoined, "but who are you?"

"I'm a reporter from the 'Star,'" said I, feeling a little important over the announcement.

"I strike my colors," he cried, "come to the table and sit down, and I'll spin the yarn."

Elated at my perspicacity and my easy victory, I followed him to the table indicated. I was delighted with the nautical roll of his walk, and was overjoyed to observe him, just before seating himself, hitch his trousers up fore and aft, as in the first steps of the horn-pipe.

"And now, my hearty—" he began, and came to a dead stop. I followed the direction of his eyes. They were riveted mesmerically on the barkeeper.

"Won't you drink something?" I asked.

He brightened at once.

"Grog!" he growled in a hoarse voice.

This must have been a mere figure of speech, for the barkeeper brought him straight whiskey. He drank it off at a gulp, looked sadly into the empty glass, and turned to me.

"And now, my hearty," said he, "what is it you want to know?"

"I want to know about the loss of the *Nancy Lee* in the South Seas two years ago—about the mutiny," said I boldly.

"It's a long yarn," he sighed, dropping back into his chair, "and I'm a poor talker—leastwise except in a friendly way and amongst friends like—with a pipe, and maybe a sociable glass—" He paused, I motioned to the barkeeper. Thus encouraged, he commenced his tale.

"I wasn't always as you see me now," he began with a shake of the head, "no, indeed—"

I hastily produced my notebook and began to inscribe in shorthand. This art I had acquired as part of my preliminary training. I have since been informed that reporters do not customarily take down verbatim interviews. My belief in its advisability, however, especially when, as in the present instance, dealing with unfamiliar technical terms, remains unbroken.

The seafaring man broke off with a deep sigh, and continued to shake his head.



"Next mornin' they brought me the finest breakfast you ever see"



"You have seen better days?" I encouraged him. "I has, indeed," said he. "Your state in life has been loftier?" "Tain't that," he explained, "it's my figger. Once I was as slender and graceful as the leapin' fawn. Now look at me. It was weakness for food that brought me to this pass, and near to my destructions. Keel-haul my taffrail, but I was close to death!"

He sipped at his whisky. "I was borned on one of them little islands in the South Seas jam full of Kanakas, and date palms, and breadfruits, and atolls, and parrakeets, and copras swingin' from tree to tree."

"I thought copra was a sort of dried cocoanut," I ventured to interpose.

He shifted his fishy blue eye to mine. "That's just slang," said he, "these yere copras I'm tellin' you of lives on nothin' but dried cocoanut; which same they splits and piles up on the bases of cliffs with a southern exposure. That's where the folks first learned about dried cocoanut being good for anything, so naturally they named it after the intelligent little animals that first showed them." He wiped his brow, and sipped another mouthful of whisky. "But horn-buckle my bowsprit, young feller, do you want this yarn, or don't you?"

I hastened to assure him of my interest. After another sip he seemed to regain his equanimity, and in a moment went on:

"The natives of that happy isle loved me from a little child. They took me with them on the huntin' and their fishin', I played with their kiddies, and even Wallapo-Walooop, the high priest, let me look into his temple. I learned to speak the beautiful singin' syllables of the island langwidges, and was looked on by all and several as like a prince of royal blood. I was young and handsome then, and my figger was slim and beautchus as a girl's. "But there come a time when I must leave. The world called me, and the vig'rous blood of my antsisters called. There was great sorrow among them island people. They brought me presents, and they made me feasts where they served me yams and other furrin delicacies, and a rippin' good lot of drink."

He paused, and his eyes, like the eyes of an automaton, turned to the bar. I signaled the barkeeper. He resumed:

"At the speeches made on that joyous and sorrowful occasion, Wallapo-Walooop announced that by general vote I was to belong to the Wam-wams, which is a powerful priesthood. The initiation ceremonies I have sworn never to reveal; but when I come out, a full fledged priest, I had tattooed on my stummick the sacred fetish. "Oh, son," says Wallapo-Walooop in the beautiful singin' syllables, 'that sign will rescue you from trouble wherever the island peoples lives. If you find yourself in danger, all you have to do is to show the fetish, and to onct you will be exalted.'"

"I tried to look to see what she was, but when I leaned over she got all wrinkled up, so I had to wait till I went home. Then I got me a mirror and took a squint. Say, blast my topgallant keelson, but she was a beauty! They had tattooed a great big hairy solemn face right on my stummick—red and blue in color, hairy as to general effect, and solemn as Sunday!"

"She give me quite a shock, but she was a winner. I tried her the first chanct I got on the natives of another island, and they just bumped their heads on the ground they was so tickled to see me. They wanted me to stay forever."

"But them feasts I tells you of is my final undoin', for the memory of them stayed with me forever after. No matter where I went or how sick I was, all I had to do was to think of them custard apples and frickersees and smokin' hot breadfruits to get an appetite on me like an anaconda. I'm hungry right now just from a-thinkin' of them. And as my memory has always been somethin' most remarkable, and me of a sort that loves to live in his past, the result is that I acquires the taste for food I tells you of a while back. Sometimes I got away with six or seven meals a day."

"This was all right, but it played Davy Jones with my beautchus figger. I got fat, and the more I et, why the fatter I got. Hard work didn't seem to make no manner of difference to me. I went up from a hundred and forty to two hundred and ten, and was gettin' peaceful and contented. I was a good sailorman, douse my bilge, but I was even if I shouldn't say it, and I never had no difficulty gettin' a berth. Fact is, I used to ship on banana ships for choice. There was somethin' about bananas that reminded me of my happy childhood. I used to eat about four bunches a week. Result was I put on flesh constant."

"That was all right, and nobody had any kick comin' as long as I did my work all regular and proper. But it played the devil with the fetish that had been tattooed on my stummick. You've seen these Jap faces made out of rubber that you squeeze and they look funny? Or if you ain't seen them, perhaps you've seen these magic curved mirrors that shows you up like a blowing pollywatus? Well, that was Bill—I called the tattooed face Bill just to be comrade like. You never would have knowed him. He started out, bein' a lantern-jawed solemn whiskery sort of Bill with ferocity and dignity stickin' out all over him. But as my stummick got round from feedin', pore old Bill's disposition changed entire. He got fat, too, with puffy cheeks, and wide face, and hair stickin' out all ways until he looked like a picture of the rising sun with

a big wide grin on him. But the funny part was that he had such wide spaces between his features. They got plumb scattered. One eye was on his cheeks and the other nestlin' next his ear. His nose got shoved plumb in the middle of his smile. Pore old Bill, I was sorry for him; and I never went swimmin' with the crew any more for fear he'd get laughed at."

The sailor furtively wiped his eye, then gazed into his empty glass with an air of vast surprise. "But the *Nancy Lee*?" I urged him.

"Pore old Bill," he murmured. "You were going to tell me about the *Nancy Lee*," I persisted.

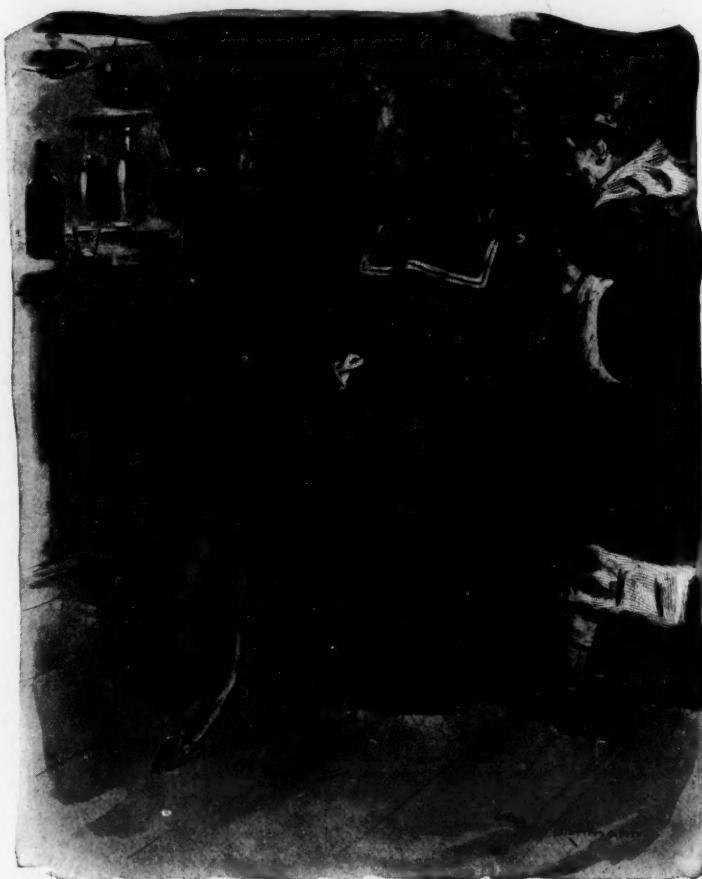
He shook his head with an air of discouragement. "It's too long a yarn," proffered he, "and I ain't no talker. It parches my throat to talk."

I held up a finger to the barkeeper, who without further instruction brought a whisky for Scroggs and a small beer for myself.

"There I was at two hundred and thirty, and Bill all over the map," the seafaring man went on suddenly, "when one evil day I shipped as captain of the *Nancy Lee*."

"I was told it was as first mate," I interrupted.

"Well, you see—that is—my *rank* was first mate; but really by private understandin' I was rated captain. The captain himself was an old man, friend of the owners; no good. You catch on? Our voyage out was all that heart could wish for. The trade wind blew fair, the dolphins and porpusses played merrily under our lee rail, and everythin' was lovely. In due time we raised the islands, and in an hour I was lookin'



They seized Scroggs by the elbows and vanished with him

with emotion on the scenes of my innercent childhood. The particular island we anchored by was a new one on me. We was there to trade, and soon the dusky natives was swarmin' over our keelson. I treated them fair, as I always done, but bein' cautious by nature I only let a few of them on deck at a time. Among 'em was girls of surpassin' beauty, and I could see the signs of dissatisfaction among the crew because I wouldn't let 'em go ashore. One girl in especial was a rip-tearin' beauty; and the minute her eyes fell on me she was took like a fish. I couldn't help it; it just had to be.

"Wasn't that unfortunate? She couldn't conceal her feelin's but followed me around with adorin' looks like one of these brown-eyed fyce dogs. At first the results was merely guyin' from the second mate, and snickers from the crew; but afore long green-eyed jealousy began to get in her work, too. First off, there was a little bunch of the islanders—rejected suitors I reckon—and then there was a Britisher named Simpkins, a kind of petty officer whose main jobs was to pipe the log and scrape the binnacle. But why inflict you with all the harrowin' details? The main result was that I come on deck the eighth dog watch one night to discover that the crew had disobeyed my orders and gone ashore, and that the old captain and I was the only ones aboard the *Nancy Lee*. At the same instant of time the most blood-curdlin' shrieks arose from the beach, and four or five big fires blazed up."

The door opened, a district messenger boy entered, looked about him and walked directly to us. He proffered me a message and his book. I signed, and tore open the envelope:

"How are you getting on? Can send another man now. Answer by messenger. STEVENS."

I tore a leaf from my notebook and rather proudly wrote the following reply:

"Scroggs talking freely. Have about halt of great story. Another man unnecessary."

This I gave to the boy, who promptly departed. "Business from the office," I explained to Scroggs.

To my surprise I noted that the latter had improved the interruption to order another round of drinks.

"I got out my night glass," he continued his tale, "and took a look. The savages were dancin' round and round the fires wavin' clubs and assegess and such, while my pore unfortunate companions lay all around welterin' in their gore."

"I see there was no time to be lost. The old captain and I weighed the anchor as much as we could and guessed at the rest. But it was too late. Before we'd even got the topgallant studd'n s'l on her the savages had boarded us. We put up a desperate fight—I know I killed six myself—but was overpowered. The pore old captain was murdered as he lay, and I was about to share the same fate, when the beautchus damsel I mentioned a while back throwed herself across my bosom and hollered out they must kill her first."

"With that they set to talkin', and after a little they decided to keep me for a while. So they bundled me ashore and put me in a cage and left me."

"That wasn't no ways pleasin', and I gave myself up for lost; but next mornin' they brought me the finest breakfast you ever see. It was eight courses long, and had all sorts of cocoanut oil, and palm oil fritters and thi'gs to make your mouth water. You bet I tucked into it till I couldn't hold no more. And along about mid-forenoon they brought me a light lunch and a heavy dinner at noon and a sort of five o'clock tea and a scrumptious supper."

"Say," says I to myself, 'this isn't so worse, if I am in a cage.'

But when darkness fell, my dreams of bliss was shattered. For that girl that was stuck on me come sneakin' along till she was close enough to whisper, and what do you think she told me?"

He paused and cast his eye at the barkeeper. That individual awaited no instructions from me, but brought the refreshments immediately.

"She put me on to the fact that the customs of the tribe was this: that condemned criminals was fed to the limit and treated fine in every way for a month so as to make them sorry to leave. And that I was elected. At the end of the month it was me to the martyr's stake."

"Now wasn't that a nice love song to warble in your ear?"

"I was some depressed for a minute, and then all to onct I remembered Bill. Why, I mighty near laughed when I remembered Bill. I told Sally Ann about Bill, and she got all excited about it and chipped up a lot."

"Well, mornin' come, and I called up the high priests and the chiefs, and I give them a talk. I told them I was somethin' in the priest line myself—and in proof I had the sacred fetish tattooed on my stummick. I could see they was mighty impressed, so when the proper time come I flashed Bill on 'em."

"They were interested all right and looked him over one at a time and talked to each other in whispers. Then they went away. But they didn't let me out of the cage, nor knock their heads on the ground for a cent. And the five square meals come right along as usual."

"I could hardly wait for it to get dark enough for Sally Ann. When she crept near I opened up on her:

"Look here, Sally," says I, 'why don't they let me out?'

"They're not goin' to let you out," says she, 'they're goin' to kill you in forty days.' "What!" says I, 'what's the matter? Ain't this thing on my stummick the sacred fetish?'

"Yes," says she, 'it's a fetish all right. But it's not a good fetish. It's a bad fetish.'

"Well, I was otherwise informed," says I. 'Look here, what's the matter with it?'

"Good fetishes are always solemn and sad," says she, 'but bad fetishes grins.'

"Well, this one's solemn enough," I insists.

"No, he smiles," says she.

"I couldn't believe that. But when mornin' come I got out my pocket mirror and took a look at Bill; but my stummick had got so fat and round that now he had a grin on him like a man who's found a dollar. "That day I done a lot of tall thinkin'; and, however, I'd go at it, I come out always at the same results—reduce, train down, quit eatin'. It come hard, I promise you that. The natives brought me all the dainties of the season, and just tempted me. They done their cookin' near to hand where I could smell all the most appetizin' odors; and when they'd got me fairly to droolin' like a baby, they'd trot out a nice brown fried chicken with sweet potatoes. And I simply couldn't get water when I was thirsty. They brought me big bowls of cocoanut juice, which is the most fattenin' thing goin'. But it is awful good. It makes my mouth dry just to think of it even now."

At these words the barkeeper, although neither of us had so much as glanced in his direction, advanced and replenished our glasses.

"But the fear of death was on me, and I made out to bant to beat the devil. At the end of a week I thought Bill's smile wasn't quite so chipper as it had been, but I had only five weeks left, and I calculated I still had a good sixty pounds to take off."

"I done some more tall thinkin'. Eatin' less was out of the question. 'My son,' says I to myself, 'it's exercise you need, heaps of exercise.' That was all very well—to talk about exercise—but how was I to get it in a six by four cage? I couldn't even do calisthenics. Then a bright idee struck me all of a heap. Just as soon as I could fix it, I called up them high priests and give them a talk.

"Look here, my hearties," says I to them, 'I know I'm to be sackerficed in five weeks more, and I'm proud and glad to get it from such perfect gentlemen as you. But my god is a heap big joss with lots of whiskers, and if I want to keep my stand-in after death, I got to get busy and worship from now on. Any objections to me worshipin' accordin' to the articles of my faith?'

"They palavered a little and says no, they thought not. 'In that case,' I tells them, 'you got to give me more room. My particular god demands what it is knowed as the Walkin' Worship, which consists of a run up and down for an hour every mornin' and every evenin'. You let me out on the beach twict a day. I can't get away. Thus I will die happy, and I'll get my god to give you lots of luck.'

"In the end they done it. Sally Ann told me they were in a heap of doubt for a long time, but me speakin' the beautiful singin' syllables of the island langwidges so fluent was what finally decided them.

"So every mornin' and every evenin' after that I hiked up and down the sands as fast as I could make it, the savages watchin' curious from the bushes. It was cruel hard work. At first I was so short-winded I couldn't make more'n five miles an hour, but by and by I picked up some on that. By the end of another week I'd sweated off some flesh, and Bill was a little more mournful, but my progress wasn't hefty enough to make me feel noways easy.

"As the end of the time come, I redoubled my exertions. Every day I looked at Bill in my lookin' glass. His face got wrinkled and old, and his whiskers bunched again; his ear come around in place, and his eyes tracked, but still he preserved that imbecile and light-minded grin.

"Oh, Bill!" groans I to him the night before the execution, 'if you care the least bit for me, forget it! Think of your dead grandmother, or Chauncey Depew, or somethin' of that kind! If I only had you home, I'd make money sellin' you to some patent food concern, but here you're worse'n useless!'

"The mornin' of the execution dawned. I run eighteen miles, rushed back to my cage and took a look. Bill was almost tearful, except that the very corners of his mouth turned up about a quarter of an inch. If I'd only had one more day—"

The seafaring man's articulation was clear, but as he moved I saw that he was very drunk. He reached for his glass, missed it by a foot, smiled foolishly at me and tried again.

The barkeeper stole forward, filled the glass and clasped the sailor's fingers about it. Thrice the latter lurched toward it; thrice he missed connections. He smiled amiably.

"Bring a straw," said he.

The whisky seemed to focus him.

"You're wantin' to know how they done it," he proffered. "Well, first off they tortured me till life was extinct. Then they killed me with clubs."

"What!" I cried. The barkeeper fell across the counter and his face purpled.

At this moment the outer door opened to give admittance to three extraordinary figures. One was dressed entirely in skin-tight soiled red material cut to

display a forked tail and two fat upholstered red horns; the second had on a gilt pasteboard crown, a long red plush cloak trimmed with cotton, and much-mended doublet and hose. From the waist line of the third projected in front a large rooster's head, and in back a tremendous and sweeping cock's tail. They pounced upon my man indignantly.

"What do ye mean hidin' away like this?" cried the devil.

"We been lookin' everywhere for you!" shrieked the king.

"We been holdin' the Grand March fer you to lead it!" snorted the rooster.

They seized Scroggs by the elbow and vanished with him out of the door, his legs trailing behind.

I sat stunned. In a moment I became aware of the barkeeper at my elbow. He was still purple, but had partially recovered from his fit.

"Four twenty," he was saying.

"What?" I begged.

"Four dollars and twenty cents—for the drinks."

I felt in my pocket, still bewildered.

"You wanted to see Scroggs," murmured the barkeeper. "He just told me to tell you he couldn't wait no longer. He was that feller with the overalls."

"Who was that I was talking to?" I cried, starting up; "wasn't that Scroggs, mate of the *Nancy Lee*?"

The barkeeper struggled with himself.

"No," he whispered weakly at last, "that wasn't Scroggs, that was Hogan. That wasn't a sailor, that was a plumber. He wasn't on no cannibal island, he was goin' to lead the Grand March of the Plumbers' Ball—if he hadn't got so drunk on you."

I glanced at the clock, which registered one-thirty. I thought of my four dollars and twenty cents. I came away. Behind me I heard the sounds of mirth.

# A HONEYMOON UP FAURA RIVER

AND THE CYNICAL REVENGE OF A HUSBAND WRONGED

By GERALD MORGAN

BILLY BURKHART, the American hide merchant, fell in love with Roddy Gurnee's wife the very day she arrived in Nueva Merida. It was a bad day, hot and damp and sticky, and the wind only seemed to make it worse. She came in over the flats in the ship's boat; they could see her a long way off, standing upright in the bows. She was the first white woman who had ever come to Nueva Merida.

Then she and Roddy came up on the wharf, dripping with spray, and every one escorted them to the Consulate—Roddy was British Consul—and afterward they all went to the Traders' Club. All nine of the members were present, until Roddy went home; he said his wife must be tired. There was a silence then.

"It is not right he should bring such a woman to such a place," said the German Consul, with heavy deliberation. "It is not right."

"There's something lacking about Roddy," remarked one of the English merchants.

"You bet!" exclaimed Billy Burkhardt. "And whatever you guess is right," he added.

At that the Englishmen rallied to Gurnee's support; they were in the majority and the discussion became heated. Discussions usually were so in Nueva Merida.

But the German Consul had the last word. "It is not right," he said; "if he brings a wife to such a place, he must expect to fight for her. It is not as in Europe or America—we are too close, too close to Mother Earth. He must fight for her—like the beasts of the field. It is not right."

And that was just about the way it happened. No one ever knew exactly; a smile, a half arrested glance, seemed to be all that passed between them. But one night found her in Burkhardt's arms, in the shadow of the hedge that grew about the courtyard of the Consulate; and to them it was something foreordained, the straight course of nature. For they were very close indeed to Mother Earth.

It was a hot night; it was always hot in Nueva Merida. The darkness of the tropics enfolded them, so that they could not see where the shadows merged in the outlines of the undergrowth. In front of them, in the centre of the courtyard, there was one bright spot where a beam of lamplight from the Consulate wedged itself between the folds of the dark. Down the street some one was playing an old Portuguese air on a violin; then a night insect rattled in sleepy rhythm outside the brightened pane. "I love you, Rhoda," whispered the man, "I love you."

She drew his head down gently and kissed him. "You must not drive me," she said; "where is Roddy now?"

"Playing poker at the club," Burkhardt answered; "they play a shilling-limit game

every Friday night. Everybody is there, except the German Consul, who was too busy to come, and the American Consul, who was too drunk. In case Roddy should leave the game, I've put Carrillo on guard at the corner. If he gets by Carrillo, he won't get by me."

"He's sure to find out in the end," she said, "sure to find out." She trembled, and his encircling arm tightened about her; she was half crying.

"I'm afraid it will come to a show-down before

long," he said. "I think I rather hope it will. Good-night!" Then he kissed her, and she walked slowly into the house, consciously avoiding the patch of lamplight in the courtyard.

"I don't care how it ends," she said.

The next day Roddy Gurnee entertained all Nueva Merida at lunch in the Consulate. He stood on the veranda bowing and chatting with his guests, playing a little social part for his own enjoyment alone. It was almost like a garden-party "at home," he thought; he was superbly unconscious of the fact that the amusement was limited to himself. The German Consul arrived with Schilling from the bank, both fat and apparently indifferent to social blandishments; but both were thinking that they liked their own food much the best. The American Consul arrived, just recovered from his last spree; he would have preferred to remain at home, and, besides, there were never any cuspidors in the British Consulate. The four English merchants arrived, wonderfully clean; they assumed a hearty, good-fellows-all manner just outside the gate, but as each one shook hands with Rhoda Gurnee his spirits seemed to dissolve. The presence of a lady invariably caused them intense discomfort; they suspected ladies of calling them "hopelessly middle-class." Billy Burkhardt completed the party. He did not even press Mrs. Gurnee's hand. He asked Schilling what the rates were at the bank.

"No business, Burkhardt, no business!" exclaimed Gurnee, with great jollity; "can't have that here, you know. Pleasure, purely for pleasure."

Rhoda Gurnee looked at her husband and wondered why she had married him. He was almost bald, and his yellow mustache seemed to droop more every day. He had never had much hair or many ideas, she thought, but now they would soon all be gone. Billy Burkhardt had made no mistake; there was something lacking about her husband, and whatever you guessed was right. Now, Burkhardt—Burkhardt was a man, the only man in Nueva Merida,—then she smiled with a sort of curious content, as a welcome thought flashed across her mind. She was the only woman.

No one talked much at Gurnee's lunches except Gurnee himself. Although the others met every day of their lives, they found themselves silent here—appalled by the social atmosphere, embarrassed, uncomfortable, dressed up. Gurnee's conversation consisted of loosely connected ejaculations, but they admired him for it, except Burkhardt. Burkhardt said that Gurnee talked like a phonograph out of order. He thought of it now, and remembered how Rhoda had laughed. Poor Rhoda. . .

"I am going to give a party." The German Consul was standing up. "It is



"I think I had better kill him now"



to-morrow night. It is what we call a Heidelberg party. And I ask you all to come."

"Right," exclaimed Gurnee, "sounds like a song! American song, Burkhart, coon song:

*"Oh, I feel so happy and I feel so gay,  
I don't know what to do or say,  
For to-morrow is my wedding day,  
And I ask you all to come."*

Eh, Rhoda? Pity you can't come, too. You know the song, Burkhart?

*"Oh, I feel so happy and I feel so gay,  
I don't know what to do or say,  
For to-morrow—"*

"I've got to look after a consignment of hides, Gurnee, old man," said Burkhart hurriedly.

In due course the German Consul gave his party. At midnight the sober element departed, leaving only Gurnee, the American Consul, and their host.

"Higby," said Gurnee, "you're an extraordinary good chap."

The American Consul opened one eye; he was very drunk. He sat there all huddled up, pitifully shrunken with past debauches. He was a political parasite, the offscourings of an inland city.

"I wisht I was home," he whimpered, "I wisht I could see the boys and go to the continuous again. I wisht I was playin' seven-up round to McCarthy's. There used to be a nigger singin' and dancin' there every night—the Mobile Buck and suchlike. I wisht I was home." He shut his eyes again.

"Home!" exclaimed Gurnee. "Rot! Get a wife. Then you'll be all serene. Get a wife!"

"Wife?" The American moved uneasily in his chair. "I had a wife onct. She run off in '96 with a Brooklyn drummer—run off and left me back in Toledo. Flora was all right while she lasted, but they're all like that—take up with the first flash sport that comes along. They're all like that—same as yours and mine."

There was a pause; the American was dropping off to sleep. "What did you say just then?" asked Gurnee slowly. The German Consul shoved back his chair.

"Wake up, you little drunken waster!" shouted Gurnee suddenly; "what's that about my wife?"

The American opened his eye once more. "Ask Billy Burkhart," he said; "he wasn't here to-night."

Carrillo, the sentry, half asleep, did not see him pass; the latch clicked as he opened the courtyard gate, but the two in the shadow of the hedge heard nothing. He slipped across to the further side, and the beam of lamp-light stretched like a barrier between them. He could hear them whispering.

Gurnee was not a sudden man, and the effect of the drink had died away within him. He stood in indecision; there were no witnesses to drive him into instant action. He listened to their whispers from the shadow beyond the aisle of light.

"Were you ever in love with a man before, sweetheart?" Burkhart said.

"No, dear," she answered. "Once I thought I was."

"Not Roddy?"

She laughed. "You said with a man," she said. "He was a Major of Sappers, and I was seventeen. I married Roddy because I had to. I am an Ayrshire Morant, and we Morants don't throw away our love." And Gurnee heard him kiss her.

Then he stepped out into the light. "Well, Burkhart?" he said. In the shadow of the hedge the whispers and the rustling ceased. "Come out, you dog!" Gurnee tried to shout, but his voice cracked into a treble. And Burkhart struck him on the jaw with the full weight of his body behind the blow.

Burkhart stood there, silent. Then the woman slipped up behind him and put her hand in his like a little child; she looked down upon the fallen man with a sort of awe.

"Is he dead?" she said.

"No," he answered brutally, "but I think I had better kill him now."

"Oh, don't, don't!" she cried, "come away."

"Come away," he repeated mechanically, "that's best. It's all right, Rhoda, don't be afraid. There is a launch provisioned at Palacios' boathouse. I was—expecting this. And we will get off on our honeymoon up the Faura River, Rhoda, to the land of the upland bluffs."

"It is as I desire, dear," she said. And before dawn, with one dim lantern to match the starlight, the launch steered away through the fever mists—away from Nueva Merida. There was no sound but the rhythm of piston and screw; Burkhart, at the wheel, could see the dim and distant outline of the shore, and, in the near foreground, the sleepy engineer squat on his haunches beside the open furnace. The woman leaned on the rail at his elbow; she was awake, but silent with the silence of a great content. Behind them lay the disappearing lights of Nueva Merida.

Then the man spoke. "That's the last landmark back there," he said; "we're leaving it all in our wake. London is over yonder, and Paris, and New York—we're pointed away from them. We're steering back through the centuries into our land, dear—yours and mine. The forests and the meadows and the hills are ours, and we shall live as men did in the old days—the men who fought each day for their very right to live."

"I know we're free," she said; "I am content."

"We are—" he began—"stripped—you understand, stripped—like some old Greek athlete. We can live as we like and think as we like, and love as we like—we're free, free! We shall find our birthright up there in the hill country, dear—together. You've risked—"

"Risked! I knew the odds when I made my choice."

Then he changed, and his uncontrolled laughter echoed over the silent river—the mirth of a truant schoolboy. "The hide industry!" he exclaimed, "that will certainly suffer."



"I hope I'm not intruding," he said

"How will it end?" she asked gravely.

"God knows," he answered roughly. "We know that no more than the cave-men did."

"That's true," she whispered, "that's true!" He turned and kissed her.

At last they came to the place where the stream ran narrowly between high banks of good dry land. "These are the upland bluffs," he said.

They ran the launch into a sort of inlet and made her fast; then they climbed the gentle slope up to the tableland. Gradually, with much toil, they carried each pack and each box upon their shoulders to the crest, and Burkhart lastly chose a tent-space. He laid his rifle down.

"We must build a stockade around this Eden," he said.

They cut the thickets and lashed them together, and by nightfall of the second day they had completed the work. Neither Burkhart nor the half-breed engineer had rested from the beginning; and their last stroke was to cut loopholes in the stockade. Then the engineer returned to sleep in the launch.

They stood together in the evening light, looking down, far down the river. "Have you a rifle for me?" she said.

He glanced at her without smiling. "I do not doubt that you would shoot it straight," he answered. They entered the stockade.

Then followed the days of waiting—days of tropical heat and tropical languor—stealing away the very mainsprings of their energy. Each night, under the low stars, they could hear the half-breed engineer humming to himself curious little airs, set in the minor key of the old, old times. He had begun the building of a hut, and left it half finished, through the sheer joy of indolence; and they, for their part, looked upon him

more as a silent servant of the Elysian realms than as a link with the world they had left behind. Hour by hour she would sit upon the face of the bluff, steadfastly gazing over the prospect of the hills and the stream, while Burkhart lay at her feet, scarcely stirring. Words seemed unavailing, so all-pervading was the silence. "There is no need to speak in Paradise," she said.

At last, after many days, the pursuers came. The engineer saw them first—a little curl of smoke, the reflected flash of the sun, a dot on the face of the river. Burkhart loaded the rifles, and they crouched at the crest of the bluff, waiting.

It was another launch that gradually approached. Within a thousand yards of the stockade she stopped, reversed noisily, and pointed slowly for the shore. Then she slipped in behind a clump of bushes.

Beyond the screen of the river-growth there appeared a little flat-bottomed punt, and at her bows floated an immense white flag. A single man was rowing. "It's Gurnee!" whispered Burkhart. The engineer nodded.

He made directly toward them, until he was so close that they could distinguish the play of his shoulders. He ran the punt ashore and stepped from it, without once looking up. Then he advanced slowly up the slope. He held the white flag above him like a gun at shoulder-arms.

Suddenly Burkhart jumped to his feet. "Stop there, Gurnee!" he commanded, "what do you want?"

Gurnee stood still. "I hope I'm not intruding," he said; "merely a casual visitor, I assure you. I wanted to see how you were getting on." There was a pause.

"I suppose you expect satisfaction," Burkhart began; "I will meet you—"

"Satisfaction!" Gurnee interrupted, "I have it already—loads of it. Set your mind at rest. There is no reason why you should not return to Nueva Merida, if you tire of it here. You might not wish to stop there long—of course it might be embarrassing. I have no intention of doing anything—anything, you understand! No divorce—" Then his voice changed. "I hope to God to see you end your life in some third-class Continental watering-place!" he cried.

"Oh," said Burkhart slowly, "I see. You'd better be going now."

"I'm going," Gurnee smiled. "This romance is charming, charming! Pardon me for interrupting your honeymoon—it was very bad form. Lovely place, too. Good-by."

He walked slowly down the slope, carefully lashed the white flag in the bows, and shoved off. They watched him; his eyes were steady in the boat. And as he rowed, he began to sing—Burkhart knew the song:

*"Oh, I feel so happy and I feel so gay,  
I don't know what to do or say,  
For to-morrow is my wedding day—"*

His voice rose into a startling sort of whine—

*"And I ask you all to come."*

They could hear him until the punt passed out of sight behind the screen of the river-growth.

Then the launch steamed noisily out. The white flag floated above her. She steered a course up-stream, until she was level with the bluff. Three times she circled slowly, three times in derision she saluted; then she pointed down to the sea. And through it all Burkhart's eyes were on the flag.

He watched in silence. He lifted his rifle, laid it down again. Then suddenly his voice rose in uncontrolled passion:

"Pull that flag down, you coward!" he shouted, "pull it down! Pull it—!"

The woman stepped out from the stockade and stood at his side.

"There is nothing to be gained by this," she said; "he carried no other colors." Then she touched his arm. "I heard every word," she whispered. "He has the upper hand. Long ago, when I first knew him, he told me that I had the choice of marrying him—or of making paper flowers in a London suburb. He was right then. He is right now."

Burkhart made no answer. After a little he raised the rifle above his head, swung it round and out far over the bluff. It fell with a low splash far below, and he stood there to watch the ripples circle above it. Then he turned to the engineer. "You can begin to get up steam," he said; "we're going back to Nueva Merida."

"To Nueva Merida?" cried the woman quickly.

"It's on the way," he said.

"On the way to where?" she exclaimed.

"It's on the way—" he repeated sullenly—"home! Nueva Merida, New York—Ayrshire!"

"Ayrshire!" He had never heard that voice. "You fool!" she cried, "why didn't you kill him?"

He laughed. "It seems we bought a round-trip ticket to Paradise, my dear," he said.

# THE LAST WEST



When the first transcontinental railway in Canada was completed the rails that bound Winnipeg to the seaport cities of Vancouver and New Westminster ran through a wilderness. During the harvest season these rails lie in a broad ribbon of golden grain, every town visible for miles, the towering elevators rising above the yellow prairie lands

By RICHARD LLOYD JONES

*After the prairie lands of the United States were filled with homesteaders there were no worth-while free lands left to be staked and claimed until Western Canada was found to be of great agricultural value. To-day the Dominion is offering homestead opportunities, as the Dakotas and Kansas did forty and fifty years ago*

**T**HOUGH Ontario and Quebec and the smaller dependencies by the sea have been making history for more than two centuries, the key-stone of Canada's power was not discovered until the Gregorian calendar recorded the last centennial year.

Long after the Provinces had been confederated into a Dominion Government, Premier Mackenzie was laughed at for declaring that west of the waters of Winnipeg there were three millions of alluvial acres awaiting the plowman and the plow.

During the forty years following the outbreak of the American Civil War, the farmers of the St. Lawrence Valley and the fruit growers in the garden land of Evangeline were content to live their quiet settlement life, undisturbed by the fretful ambitions that elsewhere in the world were weaving progress out of the fabrics of impatience and discontent.

While the Riel rebellion thrived to add conviction that the great Valley of the Saskatchewan was a hapless wilderness, and the isolated villages of Battleford and Regina were but clearing posts for the fur traders of the Athabaska forests, the Dakota wheat lands were peopling, the Montana outlaws were being euchred, the Cheyennes and the Sioux subdued, the Platte and Arkansas Valleys were claiming their rightful legacies, and the waters of the Shoshone were singing to heroic pioneers of the good they yet would do.

Europe's restless millions crowded Castle Garden—the little gateway to this wild and wonderful West. To the free lands the homesteaders went in endless trails; naked prairies were blocked off in square counties, townships, sections, and quarter-sections, and the nation builders claimed them. Territories realized Statehood; reservations were opened to make room for more, and the redskins were crowded back. At last the frontier reached the waters of the Occidental sea and *The West* was declared closed in.

In 1900 an American who had witnessed the building of the West crossed Latitude 49 on to the virgin prairie which Alexander Mackenzie, thirty years before, had prophesied, at the cost of ridicule, would some day be the seat of the Dominion's power. Turning the sod with the heel of his boot, this intruder from the States said: "This land is going to be a vast field of wheat. It's worth more than all the unmined gold of Yukon. It's going to make Canada what she has never dreamed of being." This was the opening of the Last West.

## The Dominion's Campaign of Education

Two years prior to this prophecy the Canadian Government, despairing of peopling its Province of Manitoba through its own channels of immigration, set out upon a proselytizing program, which it tried to cloak under the mantle of a "campaign of education." This campaign was waged among the farmers in the United States, and it is still officially conducted under the Ottawa Department of the Interior. As a result of this Minnesota agriculturists have been enticed across the border in such numbers that the Gopher State has taken legislative steps to checkmate the Last West lure.

Nearly two hundred thousand Americans from as far east as New England and as far south as the Gulf have taken the trail to the Last West, and thousands of pioneers from Indiana, Wisconsin, Iowa, Minnesota, and the Dakotas have sold their "homestead-160" for

a modest fortune and acquired the equally productive land for little or nothing in the last patch on the continent where such an opportunity may be found. Pioneering, with the modest fortune which the old farm brought, was deprived of the old-time hardships and discomfort, and the sons were given the advantage of quarter-sections, which might have been impossible in the old home State.

## The American Invasion of Canada

So fast came these Americans seeking an expansion of opportunity, that after but three years of conquest the Hon. Clifford Sifton, Canadian Minister of the Interior, declared before a delegation from the London Chamber of Commerce that "Americans now own the Canadian Northwest."

Thirty-five years ago, Winnipeg, the capital of the Province of Manitoba, was a trading post of two hundred and sixty people. Its growth was dilatory—if, indeed, it may be said to have had a growth, until some Americans came into town one summer's day and offered a real estate agent five dollars an acre for all the western land he could buy. The agent declared he'd "struck a company of lunatics in charge of a

have been combed into furrows by the traction plow; the worthless lands, which the "lunatic" Americans bought for five dollars an acre, when they might have bought it for two, are now selling at fifty, seventy-five, and a hundred; brick mansions and capacious barns are replacing the pioneer huts and thatched stables that are, perhaps, not more than a couple of harvests old.

The old trails leading through Winnipeg are boulevarded to-day, and stately banks, office buildings, hotels, newspaper offices, and railroad terminals grace the city with a freshness that, elsewhere, would indicate the recent visit of an appalling calamity.

Still west of Manitoba, the invading forces of civilization have waged war against the wilderness of centuries and won. Regina—the territorial capital of Alberta, Assiniboia, Saskatchewan, Athabaska, and still northward to Mackenzie and Yukon—was the next stronghold to boom. Then the conquest followed north to Prince Albert—an old trading fort. Settlers surveyed the intervening fields, while others, pursuing still further the rays of the setting sun, drove their boats up the broad Saskatchewan to Edmonton, or along the line of rail to Calgary. Into this vast section grew such thriving towns as Portage la Prairie, Indian Head, Moose Jaw, Medicine Hat, Saskatoon, and Red Deer; each a match for such minor cities of the States as Oshkosh, Kalamazoo, and Ypsilanti.

So rapid was the rush of this Last West, so populous became the prairies where but a few years before browsed the deer and the antelope unafraid, that the four territorial divisions south of Mackenzie and between Manitoba and British Columbia were divided equally by Longitude 110 into the Provinces of Alberta and Saskatchewan.

With the admission of these provinces into the confederated government at Ottawa, politics became part of the pioneer's problems.

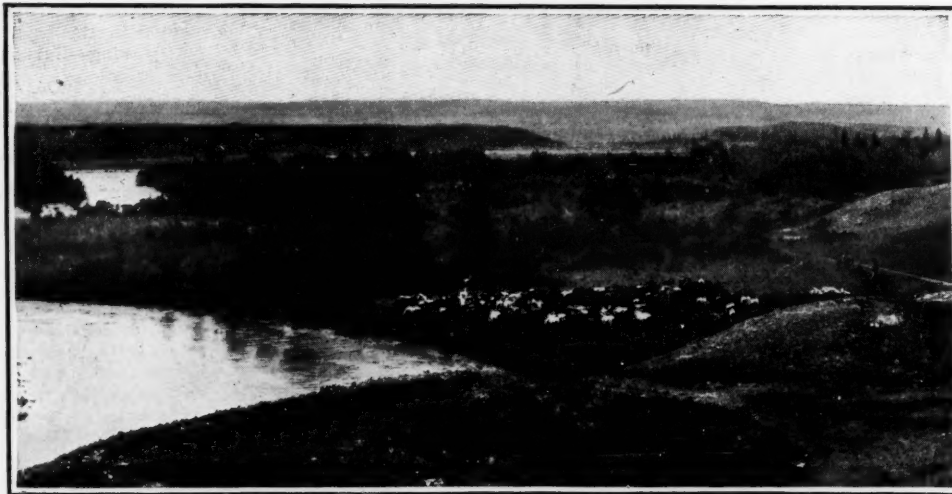
Prior to this the territorial settler had merely moved into a new and unoccupied country. He was, perhaps, anywhere from one to two hundred miles from the land of the Stars and Stripes, but he had not felt the sacrifice of citizenship. The love of democracy, of republicanism, of choosing a nation's head from the ranks of the plain

people, had been bred in the marrow of his bone. He loved men like Washington, who hated a crown. Now he must deny himself his inalienable right of birth—he must suffer taxation without representation, or swear allegiance to a king.

## The People of America

In traveling several thousand miles over this vast domain, meeting the American settlers in all parts of the Last West Provinces, I found most of their sentiments were in close agreement with the cultured Iowa emigrant who had located near the enterprising town of Saskatoon, and who said: "I was born and shall die an American. I am loyal to Canada because it too is American. We are one people—not of Europe, or of Europe's isles, but of North America and North America's isles. We work under the same sun, at the same hours; we speak a common tongue; we pursue a single purpose. We may always be two countries, but we must always be one continent, a homogeneous people living in prosperity on a common land."

This political sentiment—so common among the settlers in the Last West—gave rise to a needless apprehension among politicians at Ottawa. They pro-



The rich river valleys once occupied by ranchers are now being turned into vast wheat fields

mint." He saw nothing but Paris and camel-back rides in Egypt before him. But his more honest neighbors protested. They said: "These fool Americans don't realize that this land isn't worth three whoops from Keewatin, and it's a shame to take the money." The poor agent never saw Paris—but the unsophisticated Americans did. Then Winnipeg boomed.

The farmers came into Manitoba; South Bend and Stoughton wagons followed a new trail; the mowers and harvesters that did their part to make Milwaukee famous were brought to a new mart; red threshing machines with gold eagles perched on a shield of stars and stripes were put into commission under the red bunting of Britain; and milling machines bearing the inscription "Indiana" were mounted on Winnipeg piers. Four hundred miles to the east of this boom town, the Port Arthur and Fort William steel elevators, on the north shore of Superior, were built within firing distance of Isle Royal—Michigan's farthest north. Then Duluth—the zenith city of the unsalted seas—awoke to find that a great competitor had been established more than a hundred miles nearer to the straits of Sainte Marie.

The city of Winnipeg has become the seat of a new empire; the wide reaches of Manitoba's fertile plains



posed to offset the political heresy infused into the West by applying their immigration methods to English subjects. In this enterprise they were rewarded with a fair measure of success. A goodly number of intelligent and skilful Welsh and English farmers came to drill seeds into the Dominion's western soil. But the extravagant rhetoric of land-shark literature as often works injury as good. Hundreds of Cockneys, weary of London's ways and eager to survey the "possessions" and, incidentally, to "strike it" if "it" might come their way, embarked for the land of infinite promise. Their contribution to the building of the Last West was found to be in the amusement they afforded the pioneer agriculturist, engaged in the sober task of breaking virgin soil.

#### The Coming of the Dukhoborts

The Tommy who, driving a tightly checked horse up to a watering-trough, discovered that the brute couldn't lower his head to drink, and called to his helpmate: "Lift the 'ind end of the cart, Bobby, so the 'orse can dip his 'ead," is no more an exaggerated type of the "Cockney farmer" who came over to "try it on," than was the amateur plowman who, finding it difficult to keep his horses in the furrow path, flung the reins over the handles and advised his team to "go where you bloomin' please, I've got to plow the whole thing anyway."

On the western edge of this wonderful prairie land lies Calgary, which five years ago was merely a modest ranching town. Here lived some of England's "upper class," who like the disciples of Captain John Smith of Virginia have been the scouts of empire wherever the cross of St. George has been unfurled. Good fellows were they at games, but with some worthy exceptions they were duffers at ranching and as famous for their failures in farming as ever the Cockneys were.

Watching, perhaps not without a touch of jealousy, the million immigrants per annum seeking admission at the American front door, the Ottawa Government and the western land companies sent their agents into Europe to change the tide of immigration northward into the jaws of the St. Lawrence Gulf. As a result a fair measure of Hungarians, Germans, Austrians, Scandinavians, Russians, and Finns were harbored. But when the seine-net at Montreal was lifted, it was found that most of the Russians were Dukhoborts.

A Canadian poet has playfully said: "The national sport of Canada is religion." If there be a measure of truth in this jest, the good people of the Dominion West secured their share of the national sport when these Dukhoborts settled down. Most of them, in fairness let it be said, are sensible, law-abiding, and industrious, but there are those among them who represent the highest excess of religious fanaticism. During one religious revival they thought they discovered that the use of animals as beasts of burden was unscriptural, so to save their souls they drove their horses and cattle and sheep away from their farms and villages. At another revival they concluded that all labor-saving machinery was invented by the Devil, and that those who used them were led away from the methods of labor pursued by the gentle Nazarene. In obedience to their convictions they carted to their fields their mowers, sowers, reapers, and threshers, and, piling them high, reduced them to scrap-iron and ash by fire.

#### The "Altogether" Parade

Occasionally some individual, stricken with a sense of sin, burns his cabin, and with his family starts out to wander, as the spirit may lead, depending upon Him who feeds the ravens and notes the sparrow's fall. At no time, however, have they been more picturesque in their rites than when recently they became convinced that their Saviour was waiting for them out on the open prairie, and in order to propitiate Him they must appear in the image of their Maker. Burning all their clothing, they started in search of the sacred camp. The less imaginative and more conventional mounted police, however, interrupted this sanctimonious escapade by corralling them, until rude garments could be distributed to all and the neighboring settlers could feel secure in their release.

Though the Mormons also have established their colonies in the land of the Great Last West, and the honest, sturdy Mennonites have duplicated their Pennsylvania settlements, and the Dunkards have made homes where the sun rays are as long as the horizon line, and the census report shows a distribution over the new

provinces of one hundred and fifty-two religious sects other than those which Josh Billings once clasified as the standard dogmas of Christendom, the Last Free West is no more cosmopolitan, or less homogeneous, than were the Western States south of the international line fifty years ago.

#### Pioneering is Easier To-day

The Galicians, the Welsh, the Germans, and the Scandinavians are all learning the tongue of the American and the Eastern Canadian settlers. When the second generation have come into majority the Provinces of Saskatchewan and Alberta will not be unlike Iowa, Minnesota, or Oklahoma.

The settlers of the Last West have a much simpler task and operate on a much larger scale than the pioneers who laid the commonwealth cornerstones of Ohio and Illinois. The stern school of necessity mothered the invention of many a machine without which extensive farming would be impossible. This machinery is found to-day on every farm in the Canadian Northwest. But even with all this material heritage, it takes a stout heart and red blood to settle on any frontier. Utter isolation is the distressing element which one must encounter who goes from among farms of a hundred odd acres into a land where

of the Manitoba and North Dakota line. Here are found the farmhouses and well-kept gardens that one sees in the valleys of the Genesee and the Mohawk, and great red barns such as enrich the landscape in northern Illinois. But the panorama of the new wheat fields has just begun when you reach here. The Saskatchewan is one of the noble rivers of the continent. Along its broad current are farms just coming under the plow, that grow bread, bread, bread. Nor does the drama of the harvest stop there.

Far up to the north land the Jesuit Fathers, who have done so much to show how hospitable Mother Earth is to man, have grown and milled wheat flour on the shores of Athabasca, six hundred miles north of the Montana line.

#### The Future of a Fruitful Soil

In the valleys warmed by the gentle Chinook winds, where Alberta's capital—Edmonton—lies, one finds a civilization, churches, schools, stores, hotels, electricity, public waterworks and elegant homes, of the kind one would expect to meet in Zanesville, Ohio, or in Rome, New York. In the surrounding country one finds the trees and shrubs and the gentle rolling hills and the waving fields of oats that have given wealth and fame to Iowa. And this so far in the north land that the newspaper may be read by daylight on the house porch at 10 P.M., and the ball games are called for seven.

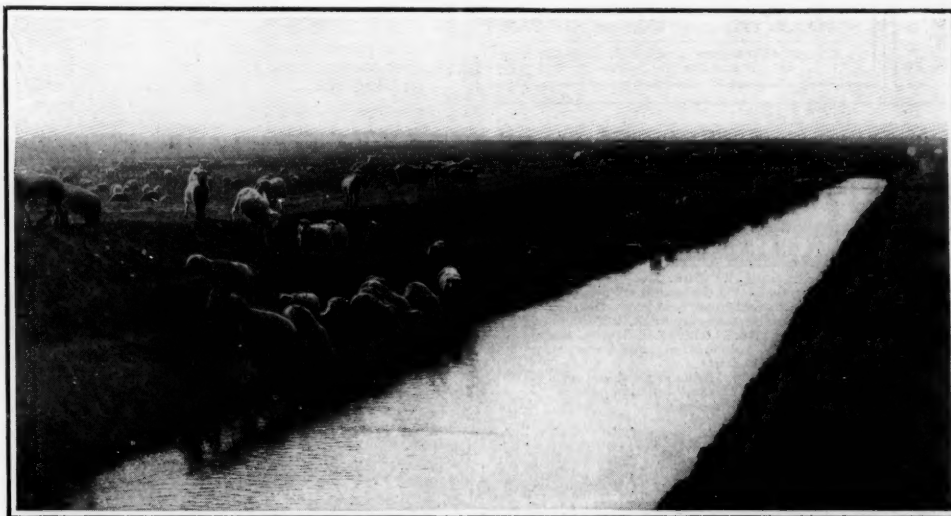
Here, then, between Lake Superior's Thunder Bay and the rocks at Banff, Latitude 49 and the broad Saskatchewan, lies the Last West. Most of its land can never be as valuable as Minnesota or Wisconsin because it is too dependable upon one crop. But much of its land can not be surpassed for wheat. That which is irrigable will be made productive for fruit-growing and intensive farming, but will never be as valuable as the irrigable lands of the Western States. The severity and duration of the winters forbid.

When this Last West has been closed in, a new growth will begin in the First North following the range valleys to the Klondike country where the short hot summers will do more to make potato growers and short-cereal harvesters wealthy than the unpanned nuggets in the hidden sands. The rails of a continental artery are already reaching out to Dawson. As yet less than one-tenth of the desirable lands of the Last West are claimed. Those who toy with frantic figures estimate that in fifty years it will home fifty million people. An absurd calculation, in view of the fact that the whole of Canada, with two hundred years of building, has but little over six millions of people to-day, and that the United States, larger, more resourceful, and more temperate in climate, can claim less than twice that estimate. But "The Sleeping Empire Beyond" is wide-awake to-day. It is growing in leaps of a hundred thousand a year, and the lethargy that has kept Canada a dependency is being thrown off, to both the pride and satisfaction of the protecting mother land. The last British garrison on Dominion soil has been withdrawn. Canada is taking care of herself, and the best expression of democracy is taking root. Conservatives still cry "Empire," but in the inner hearts of Dominion men the promise of the Last West has given birth to unconfessed dreams—dreams of a Dominion flag, a Consular service, and an honored place in the roll-call of nations. More startling alterations in the world's map have been made before.

#### International Good-will

Till then may our own Congress modify its traditional tariff prejudices, that we, as a homogeneous people may more nearly approach the commercial advantages of reciprocity and realize the spirit of genuine cordiality which Earl Grey recently so happily expressed when he said: "Let us give on both sides of our boundary a continuation of the present unreserved and ungrudging respect for each other's just and legitimate rights, a heart-felt and chivalrous desire to promote each other's interests and to meet each other's requests in the fullest degree consistent with the maintenance of one's self-respect, and we shall continue to advance, hand in hand and shoulder to shoulder, along the path of common development and toward the attainment of a common ideal."

Thus together may we make our vast continent of North America an empire of prosperity and happiness, from the land of the palmetto to the land of the pine.



Irrigation is now becoming a potent factor in the development of the rainless prairies of Alberta

the farm acreage is calculated with three ciphers. Far off toward the blackening eastern evening sky I saw, near the banks of the Red Deer River, a light that looked as if a giant's torch might be aflame. When the night sky had deepened into indigo the last glow of the western clouds, a young farmer with his wife and babies drove into the little frontier town and announced that his new house and all it had was gone. His only answer to the proffered expressions of sympathy was: "I'm glad the wind was off the barn; next harvest I'll build again, but I couldn't have stood to lose the horses."

#### Some Exaggerated Claims

This is the pioneer stuff that's closing in the Last West. It's the new blood that is building an empire out of a wilderness. It is a fair type of the men who are going to infuse a new life into the world's greatest colony and make of it a potent mighty factor in the family of nations.

Like every new land the Canadian West has its boomers, its syndicate agents, and its time-table literature full of glowing descriptions. These professional promoters talk in gigantic generalities and make affirmation to most remarkable claims. They talk of Canadian wheat as though it were already the basis of the world's bread supply. If the Last West is "the world's bread-basket," in the name of Heaven what is Kansas? The whole Dominion of Canada will not produce this year as much wheat as the State of Kansas alone, and wheat in Kansas is the second crop. Corn is first.

But the Last West is young—its acres are yet to be occupied. No better wheat land can be found in the world than in southern Saskatchewan, and on both sides



Before the plows and the seeders came cattle-raising was the only industry of Canada's prairie west



"The Whole Thing in a Nutshell"



## 200 Eggs a Year Per Hen

HOW TO GET THEM

The sixth edition of the book, "200 Eggs a Year Per Hen," is now ready. Revised, enlarged, and in part rewritten; 96 pages. Contains among other things the method of feeding by which Mr. S. D. Fox, of Wolfboro, N. H., won the prize of \$100 in gold offered by the manufacturers of a well-known condition powder for the best egg record during the winter months. Simple as a, b, c,—and yet we guarantee it to start hens to laying earlier and to induce them to lay more eggs than any other method under the sun. The book also contains a recipe for egg food and tonic used by Mr. Fox, which brought him in one winter day 68 eggs from 72 hens; and for five days in succession from the same flock 64 eggs a day. Mr. E. F. Chamberlain, of Wolfboro, N. H., says: "By following the methods outlined in your book I obtained 1,486 eggs from 91 E. I. Reds in the month of January, 1902." From 14 pullets picked at random out of a farmer's flock the author got 2,999 eggs in one year—an average of over 214 eggs apiece. It has been my ambition in writing "200 Eggs a Year Per Hen" to make it the standard book on egg production and profits in poultry. Tells all there is to know, and tells it in a plain, common-sense way.

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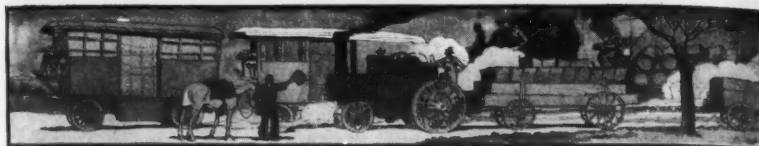
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is best for the hair.



## THE POWER WAGON

By JAMES E. HOMANS

SIXTH PAPER: HEAVY-DUTY COMMERCIAL AUTOMOBILES

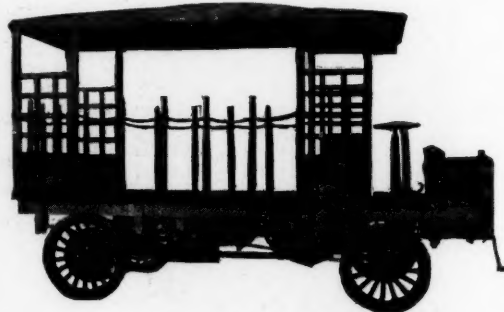
THE heavy-duty commercial automobile is the centre of considerable attention at the present time. There are many problems connected with its use and construction which seem to be largely unsolved. That heavy road locomotion is a fact, however, can not be denied. Its feasibility has been amply demonstrated by the success of the electric truck, which until very recently has monopolized the field.

The heavy electric truck has seen its largest sphere of usefulness in the service of brewers, and in large cities such wagons, loaded with kegs and barrels, to the weight of five and six tons, have become as familiar as the trolley street cars and electric cabs. Flour millers, meat packers, furniture and carpet dealers, department stores, and other large mercantile enterprises have also shared its advantages. Electric trucks have also been used to some extent in the work of handling baggage and small miscellaneous freight on the piers of transatlantic steamship lines, the earliest example being found at the dock of the Hamburg-American Line in Hoboken, New Jersey. Indeed, in the United States, the electric motor early demonstrated its superiority for heavy local traffic so emphatically that several pioneer steam and gasoline wagon competitors were promptly driven to the wall.

In England, and to some extent on the continent of Europe, heavy steam

wagons, or "lorries," have seen almost equal popularity. The heavy steam wagon has attained only a small degree of favor in the United States until within a very recent period. In the meantime several enterprising concerns have undertaken the building of gasoline-propelled wagons with a carrying capacity as high as six tons.

The situation at the present time is concerned altogether with providing a form of motive power suited to the rapidly increasing demands of mercantile traffic: high-powered wagons capable of long-



A HEAVY-DUTY GASOLINE WAGON

This vehicle is an ideal of compactness; all machinery under the floor

distance transportation. Horse traction in cities was perfectly suitable to all requirements until the demand arose for conveniently handling large amounts of merchandise without providing a correspondingly large stabling plant. This demand the electric truck filled with eminent satisfaction, and will probably continue to fill for some time to come.

There is some debate as to the power most suitable for a self-contained heavy-duty motor wagon; also as to the method of its application. The problem increases in gravity as the load-carrying capacity is enlarged. This situation is obvious when the conditions of service are considered: varying road surfaces; continual starting, stopping, and reversing; steep grades; the need of readily and quickly shifting speeds; the necessity of carrying sufficient fuel supplies. Such considerations determine many in favor of steam, which may be recommended on the grounds of flexibility, ease of handling, ready and complete control, constant reserve power for emergencies, easily obtained fuel supplies, and the absence of speed-changing transmission gears. The small steam engine for motor carriages has been acknowledged unsuccessful by apparently common consent, on account of the complications of necessarily small parts; but heavier models are perfectly available, and have yielded excellent results. Furthermore, except for the constant care required in maintaining the boiler and furnace, the handling and operating of a steam engine is more readily learned than that of the best hydro-carbon engine.

### Efficiency of Heavy Steam Trucks

According to official tests made in 1903, the maximum efficiency of a steam truck, carrying ten thousand pounds, has reached the surprisingly low figure of \$0.0077 per ton-mile for fuel coke at six and one-half miles per hour, or not quite \$0.04 per mile for the entire useful load. A Coulthard steam truck used by a New Bedford, Massachusetts, cotton mill for local service carried in one week 219 tons of raw cotton and finished cloth at a total cost of \$50.62, which represents an average of \$0.23 per ton, including wages, fuel and oil, and allowances for repairs, interest, and depreciation, or not quite \$0.02 per ton for fuel and oil. This represents a saving of \$48.88 over the ascertained average cost of performing the same duty with horse service, or an annual expenditure of \$2,631.24, instead of \$5,174, which involves a total saving of \$2,542.76 for transporting 11,388 tons of freight.

The commonly anticipated trouble with hydro-carbon engines on heavy-duty trucks is that the usual types of transmission would be unreliable. The planetary transmission, so useful for medium and light-weight wagons, will not stand up under heavy-service conditions. The clash gear would be more than usually liable to accidents in shifting, unless specially designed for the service. Clash gears formed of hardened steel, with extremely broad faces, have been successfully used on the Kansas City, Iroquois, and other heavy wagons, however, and seem to have proved fully capable of enduring service conditions to five tons, at least.

Many authorities prefer transmissions of the individual-clutch, or selective, type, owing to their nearly complete immunity from injury.

Others declare for devices of the hydraulic motor type, or for the



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## THE POWER WAGON

(Continued from page 24)

electric transmission—motors taking current from a dynamo driven by a gasoline engine—as used on the Fischer trucks. Both these show an extremely low efficiency, however; delivering about fifty per cent of the original power, which quite neutralizes their advantages in point of flexibility and reliability.

Regarding the type of engine most suitable for heavy-duty gasoline trucks, experiment only can fully decide the question. The contention that in this case more than in light and medium duty wagons the precedents of pleasure vehicles can not be followed seems to be well made. Although the four-cylinder vertical engine has shown itself capable of good service under test conditions, the opposed-cylinder horizontal engine, with four to six cylinders, will probably be the favored type for the majority of wagons. It is safe to say, however, that in an engine of any suitable type designed for heavy-duty service the compression and speed capacity should be low, from the fact that, under present conditions of traffic, when the streets and highways are largely encumbered with awkward horse-drawn vehicles, it is desirable that heavy trucks be propelled at low speeds. The low-compression engine gives superior results at low or moderate speeds, developing proportionately greater power than a high-compression engine under similar conditions. According to most authorities low compression also simplifies ignition and cylinder-cooling problems, which is an extremely valuable feature considering the engine's tendency to overheat under heavy loads.

### Heavy Duty Driving and Tire Problems

There will also be serious problems in reference to the most suitable form of drive for trucks with carrying capacity above three tons. Several authorities condemn the chain drive for this service, although others claim for it an efficiency of the highest order. It is probable that long side chains will find some favor, principally because long chains do not require the exact alignment indispensable with shorter ones.

The tire problem on the heavy-duty truck of any power has been until recently one of serious proportions. The pneumatic is, of course, altogether out of the question. The solid rubber tire has been found effective for even the heaviest service yet attempted, particularly when applied in the form of two or more separate tires, secured side by side around the rim of the wheel. Another form of motor-wagon tire which is claiming considerable attention, and has been adopted by several well-known builders, is the segmental wood-block tire. On one or two wagons, notably the Coulthard steam truck, the wood-block tire consists of blunt wedge-shaped blocks set around the rim of the wheel. The Four-Wheel-Drive wagon has the wheel formed entirely of wedge-shaped sections, extending from the rim to the axle-box, these blocks being secured into a unit by steel side plates bolted together through the entire structure. This, of course, gives an extremely



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resilient support, particularly since the wheel tread is broad in proportion to the diameter. The advantage claimed for wood-block tires is that the fibres of the wood, being set at right angles to the road surface, "broom out," and, by admitting particles of dust, grit, etc., permit a solid and resistant surface to be opposed to all wearing tendency. The Four-Wheel-Drive tire is further reinforced by flat steel wedges inserted between the separate wood blocks, a device which at once promotes traction and adds to the useful life of the whole structure. Wood-block wheels of this description may be renewed at a cost low in comparison with the necessary expenditure for new rubber tires.

High-speed heavy-duty motor wagons have not as yet gained favor, partly on account of the general difficulties of running vehicles of this description in crowded streets, partly also from such mechanical difficulties as the excessive vibration due to inability of average springs to compensate rough roads. These conditions will allow speeds as high as between fifteen and twenty miles for motor wagons of from one to three tons, but seem to demand that heavy-duty trucks ranging in carrying capacity above these figures shall not travel at speeds greater than between six and ten miles an hour.

Taking the heavy-duty truck problem as a whole, it may be reasonable to assert that the ultimate type is not as yet perfectly recognized. On this point Henry Ford writes as follows:

"I am inclined to the belief that the type of commercial vehicle which, ultimately, will be recognized as most practical for heavy trucking has, as yet, been given little attention by experimenters in this field. I refer to the motor-tractor—a machine which, made to perform the work of a locomotive only, will not offer for solution the complicated problems which must be solved in the effort to build a machine which is expected to perform, at the same time, the functions of a locomotive and flat car."

### The Motor-Tractor versus the Heavy Truck

"The motor-tractor lends itself more readily to varying conditions, and is the more economical in the matter of fuel and tire consumption. The vexing problem of spring suspension will be more easily solved, as will that of tires also—traction qualifications being necessary then only in the tractor—the freight cars being shod in any one of many ways. It is not unlikely that in the case of the tractor steel tires, carrying projections to lend the necessary traction on paved and wet surfaces, will be practicable. They would certainly prove no more noisy or injurious to pavements than are the steel-shod feet of horses and the narrow tires of heavy wagons. The built-up wood wheel, while as yet largely an unknown quantity, promises well, and may serve as the solution of the tire problem, at least for certain classes of commercial motor-car work."

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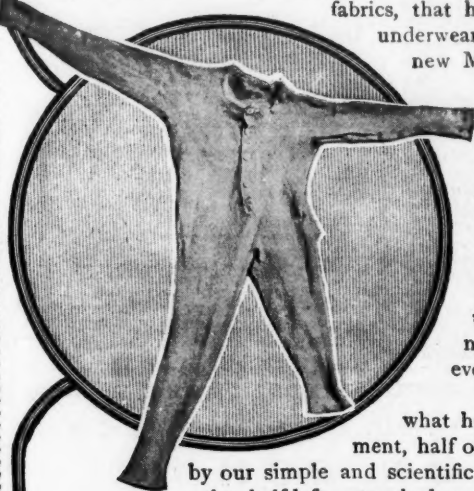
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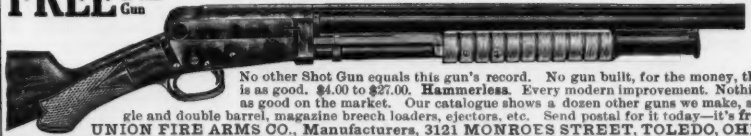
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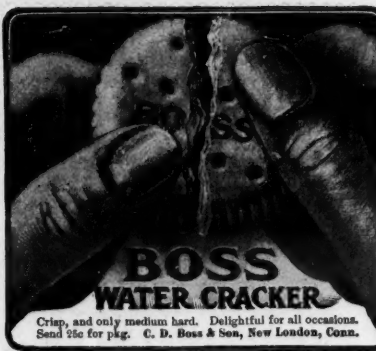
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## WAGE-EARNERS' LIFE INSURANCE

(Continued from page 17)

who had been trained to recognize that the business of investing the savings of persons of small means is a quasi-public trust which should be conducted as a beneficent and not as a selfish money-making institution.

Second: The insurance department of savings banks would be managed by trustees and officers who in their administration of the savings of persons of small means had already been trained to the practise of the strictest economy.

Third: The insurance business of the savings banks, although kept entirely distinct as a matter of investment and accounting, would be conducted with the same plant and the same officials, without any large increase of clerical force or incidental expense, except such as would be required if the bank's deposits were increased. Until the insurance business attained considerable dimensions, probably the addition of even a single clerk might not be necessary. The business of life insurance could thus be established as an adjunct of a savings bank without incurring that heavy expense which has ordinarily proved such a burden in the establishment of a new insurance company.

If the individual risks were limited at first to, say, \$150 on a single life, the business could be begun safely on a purely mutual basis as soon as a few hundred lives were insured, or earlier if a guaranty fund were provided. As the business increased, the limit of single risks could be correspondingly increased, but should probably not exceed \$500.

Fourth: The insurance department of savings banks would open with an extensive and potent good-will, and with the most favorable conditions for teaching, at slight expense, the value of life insurance. The safety of the institution would be unquestioned. For instance, in Massachusetts, the holders of the 1,829,487 savings bank accounts, a number equal to three-fifths of the whole population of the State, would at once become potential policy-holders; and a small amount of advertising would soon suffice to secure a reasonably large business without solicitors.

Fifth: With an insurance clientele composed largely of thrifty savings bank depositors, house-to-house collection of premiums could be dispensed with. The more economical monthly payments of premiums could also probably be substituted for weekly payments.

Sixth: A small initiation fee could be charged, as in assessment and fraternal associations, to cover necessary initial expenses of medical examination and issue of policy. This would serve both as a deterrent to the insured against allowing policies to lapse and a protection to persisting policy-holders from unjust burdens which the lapse of policies casts upon them.

Seventh: The safety of savings banks would, of course, be in no way imperiled by extending their functions to life insurance. Life insurance rests upon substantial certainty, differing in this respect radically from fire, accident, and other kinds of insurance. As Insurance Commissioner Host, of Wisconsin, said in a recent address:

"If we take a number of thousand persons of different ages, nothing is more certain in nature than that their natural deaths will occur in a series not differing very widely from that of other thousands of persons under similar circumstances.

"The practical experience of this theory has given to the world the mortality tables upon which life insurance premiums are ascertained and the reserves for the future needs calculated.

"No life insurance company has ever failed which complied strictly with the law governing the calculation, maintenance, and investment of the legal reserve. . . ."

The causes of failure in life insurance companies since Elizur Wright established the science have been excessive expense, unsound investment, or rapacious or dishonest management. To the risk of these abuses all financial institutions are necessarily subject, but they are evils from which our savings banks have been remarkably free. This practical freedom of our savings banks from these evils affords a strong reason for utilizing them to supply the kindred service of life insurance.

The theoretical risk of a mortality loss in a single institution greater than that provided for in the insurance reserve could be absolutely guarded against, however, by providing a general guaranty fund, to which all savings insurance banks within a State would make small pro rata contributions—a provision similar to that prevailing in other countries, where all banks of issue contribute to a common fund which guarantees all outstanding bank notes.

Eighth: In other respects, also, cooperation between the several savings insurance banks within a State would doubtless, under appropriate legislation, be adopted; for instance, by providing that each institution could act as an agent for the others to receive and forward premium payments.

Ninth: The law authorizing the establishment of an insurance department in connection with savings banks should, obviously, be permissive merely. No savings bank should be required to extend its functions to industrial insurance until a majority of its trustees are convinced of the wisdom of so doing.

The savings banks are not, however, the only existing class of financial institutions which could be utilized for the purpose of supplying, at a low expense rate, insurance in small amounts under a system requiring frequent premium payments. Cooperative banks, as operated in Massachusetts and in some other States, would, under appropriate regulation, be admirably adapted to supply a part of the required service. The excellent record of these institutions in Massachusetts presents a most encouraging exhibit of the achievements of financial democracy when applied to small units, and when operating under a wise system of supervision.

Public attention having at last been directed to this subject, our working men will not long submit to the needless sacrifice of their hard-earned savings, described in the following judgment of the "Armstrong Committee" on the methods of the Metropolitan Company:

"In fine, the Industrial Department furnishes insurance at twice the normal cost to those least able to pay for it; a large proportion, if not the greater number of the insured, permitting their policies to lapse, receive no money return for their payments. Success is made possible by thorough organization on a large scale and by the employment of an army of underpaid solicitors and clerks; and from margins small in individual cases, but large in the aggregate, enormous profits have been realized upon an insignificant investment."

If an opportunity for cheaper life insurance is afforded by means of an extension of the functions of our savings banks, the present industrial insurance companies may be permitted to pursue their efforts at inculcating thrift in accordance with the system which seems to them wise, and their claim that the present huge waste is inevitable will be duly tested.

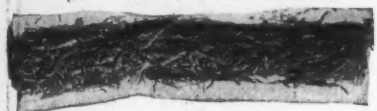
But, if we fail to offer to working men some opportunity for cheaper insurance through private or quasi-private institutions, the ever-ready remedy of State insurance is certain to be resorted to soon—and there is no other sphere of business now deemed private upon which the State could so easily and so justifiably enter as that of life insurance.

However great the waste in present life insurance methods, our working men will not be induced to abandon life insurance. To them, as to others, life insurance has become a prime need. It must be continued. It should be encouraged. In spite of the disastrous results of this form of savings investment, the industrial insurance business has assumed enormous proportions. On December 31, 1904, the number of industrial life policies outstanding in the three great companies (Metropolitan, Prudential, and John Hancock) was 14,731,463, as against a total of only about 5,258,255 ordinary life policies outstanding in the ninety legal reserve companies. The New York Life, with its record of 957,201 policies outstanding, had only one-eighth as many policy-holders as the Metro-



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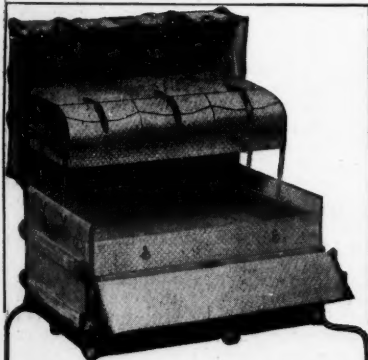
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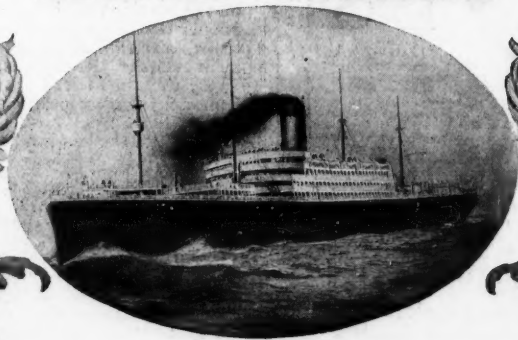


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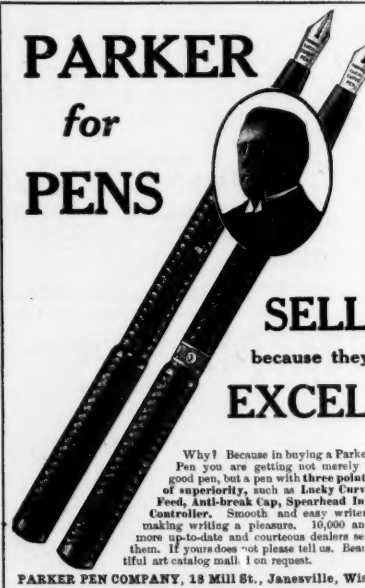
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## WAGE-EARNERS' LIFE INSURANCE

(Continued from page 28)

politan, one-sixth as many as the Prudential, and three-fifths as many as the John Hancock. In the year 1904 alone the Metropolitan, Prudential, and John Hancock wrote 3,742,209 industrial policies; that is, more than three times as many as the 90 leading level premium companies wrote of ordinary life policies during that year. In Massachusetts the predominance of industrial policies is even greater than the average. With a population of 3,000,680, there were outstanding December 31, 1904, 1,080,003 industrial policies; that is, one for every three inhabitants, counting men, women, and children, and of ordinary life policies only 257,792 were outstanding.

The demand of working men for life insurance will continue and will grow; but the yearly tribute of the working men to Prudential stockholders of dividends equivalent to 219.78% on the capital actually paid into the company, the yearly waste of millions in lapsed policies, in fruitless solicitation, and in needless collections will cease. The question is merely whether the remedy shall be applied through properly regulated private institutions, or whether the State must itself enter upon the business of life insurance.

\*\*\*

## THE DOVE AND THE STORK

By Edward A. Ross

THE friends of arbitration err in assuming that wars arise only from pride and hate and greed. The fact is, something more than the leashing of these evil passions is necessary to ensure the world's peace. Those who would lock the European nations in some federal framework that would consecrate for all time the existing frontiers overlook the extraordinary process which, all unperceived, is sowing the dragon's teeth for future strife.

Every one knows that the progress of civilization lowers both the birth-rate and the death-rate. Fecundity is checked by popular education, the emancipation of women, the triumph of democracy. Mortality is lowered by the progress of the healing art, higher medical education, better water and drainage for cities. The former factors, however, come in slowly, while the latter may be introduced at a stroke. Multiply hospitals, universities, and laboratories, fill the country with good doctors, modernize your water and sewage systems, organize your sanitary administration and the mortality rate will drop at once. The birth-rate, on the other hand, declines only with extensive changes in the standards and aspirations of the masses.

Now, the latest censuses reveal to the startled eyes of the sociologist that the equilibrium of the European peoples is being disturbed as never before by the simple fact that science, sweeping eastward through the Teutons to the Slavs, is civilizing the death-rate far more rapidly than democracy, moving slowly in the same direction, can civilize the birth-rate. During the last decade of the century the birth-rate in Austria fell a fortieth, the death-rate a thirteenth. In Hungary the shrinkage was a twentieth and an eighth. Since Sedan the Germans have moderated their fecundity a tithe while lowering their mortality a quarter. Russia retaining the barbarous birth-rate of forty-nine has got its mortality down to thirty-four.

The result of this unequal spread of civilizing influences is that the population of Central and Eastern Europe is growing with appalling rapidity. While France is stationary, German increases five-sixths of a million a year and Russia a million and a third. Never has there been so rapid a shifting of the centre of gravity of numbers and of fighting power.

Meteorology declares that when a "low" forms adjacent to a "high" there will be trouble. The same is true of sociology. The people that underbreeds must at last protect its comfort by barring out the cheap goods, the cheap labor, and even the cheap capital, of a neighboring people that overbreeds. Then on the one side of the barrier the struggle for existence becomes more intense than on the other. Sooner or later a current sets in toward the centre of depression, which is vulgarly known as an invasion. Against such a movement the decree of a Hague Court will be as futile as Canute's command to the sea.

By the time there are two German soldiers for every French soldier and two Russians in uniform for every German, it will be realized that not pride or greed or love of fighting embroils the peoples, but *hunger*. The last foe of the dove of peace is not the peacock, the vulture, or the eagle, but the benignant stork.

\*\*\*

## OUR GREAT CRIMINALS

By Washington Gladden

WHO are they? Burglars, highwaymen, train-robbers, safe-breakers? These are petty criminals. Our imagination invests them with terror and the newspapers set forth their deeds in staring headlines; but how slight, after all, are the injuries which they inflict upon life or property when compared with other depredators to whose malevolence we are continually exposed!

Of the enormous sums iniquitously wrung from the producing classes every year I will not stop to speak. Unjustly to deprive another of his property by force is robbery; millions of dollars are every year unjustly taken by force—the force of law—from their rightful owners. By iniquitous tribute under the forms of law from the fruits of honest industry great fortunes are built up. All this I pass by.

What I am thinking of just now is the wholesale homicide which sends thousands of human beings to their graves every year, and which is committed by men upon whom, hitherto, scarcely a breath of censure has fallen. When a mine inspector or a building inspector neglects to enforce the law which he was charged with enforcing, and, as a consequence, scores or hundreds of human beings meet their death, the calamity is not an accident; it is a crime. Who is the criminal? If the neglect is due to a corrupt combination of the greed of the owner with the venality of the inspector, they may divide the responsibility between them, but the share of neither is lessened by the division. If either of them had done his duty the tragedy would have been averted. The guilt belongs in equal measure to both.

Possibly the blame goes further back. Who appointed this inspector? Was there any good reason for believing him to be a man who could be trusted?

The water supply of a city is inadequate, and its sources are defiled, so that the city is threatened with pestilence, but the necessary provision is delayed for years by official stupidity and selfishness. The council will not issue the bonds, because it is unwilling that the executive department, which is of opposite politics, should have the spending of the money. Individual statesmen refuse their cooperation with the scheme, because they are suspicious that those promoting it are not friendly to their political ambitions. Thus the matter drags on for years, and in the meantime an epidemic of typhoid breaks out and hundreds are prostrated. If the matter had been promptly taken up when the danger was first discovered, this calamity would have been averted. It is no accident. It is a crime, and the criminals are in full sight. Is their guilt brought home to them, or does a flabby and nerveless public sentiment pass all this slaughter of innocent human beings by as part of the game of politics? Who is to blame for this kind of public sentiment? Who is to blame for such men being in office? Who are the criminals?

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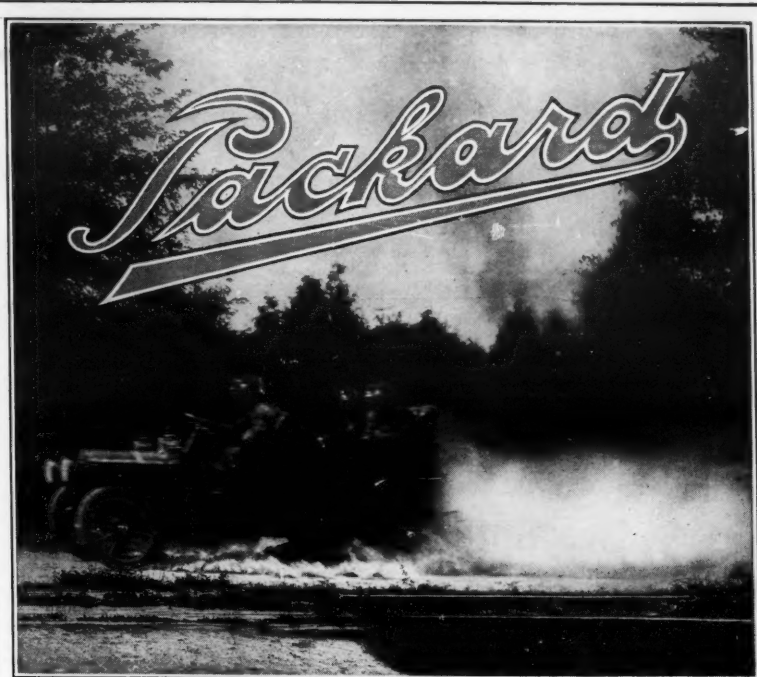
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In October **COSMOPOLITAN** is the second of the Markham series of articles—"The Hoe-Man in the Making." The first article (in September) was entitled "The Child at the Loom." In October **COSMOPOLITAN** is "Child-Wrecking in the Glass-Factories."

Read what Edwin Markham, author of "The Man with the Hoe," has to say; his message is a message for all good citizens.

### WHAT LIFE MEANS TO ME

By Upton Sinclair

The author of "The Jungle" which startled the world with its exposure of the Beef Trust crime tells **COSMOPOLITAN** readers what life means to him. He feels that he has a mission in life which "The Jungle" has only in part fulfilled. In October **COSMOPOLITAN** he tells what his work shall be and how he has accomplished the part already done.

### PANAMA—THE HUMAN SIDE

By Poultney Bigelow

Last year Mr. Bigelow went down to Panama. What he saw he told about, and set the Government by the ears. Officialdom said he was superficial—but the President is going down to investigate for himself. **COSMOPOLITAN** sent Mr. Bigelow back and he made an even more careful investigation. Read **COSMOPOLITAN** for the results—and be surprised.

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